THE SATURDAY EVENING POST

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Fou lin

FEB. 5, 1921

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A PASTEL BY
NEYSA McMEIN

Samuel G. Blythe — Thomas Walker Page — Earl Derr Biggers
Alice MacGowan and Perry Newberry — Viola Brothers Shore

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A Petition For Better Roads —

To Our Road Officials

Whereas the roads in this vicinity have been a source of expense and inconvenience, due to mud, dust and ruts; and

Whereas these roads have been the cause of

(1) *high taxes* to cover cost of frequent repairs;
(2) *high cost* of hauling due to added time required and necessity for carrying underweight loads;
(3) *loss* of business to local merchants;
(4) *loss* of business to our farmers who cannot compete successfully with farmers in neighboring good-roads communities;
(5) *depreciation* of property values;
(6) *inadequate* schooling for children due to lack of good roads.

Therefore We, the undersigned taxpayers, do hereby petition you to consider means of correcting the aforementioned conditions, by construction of *good roads*, and

We Recommend Tarvia Roads, because we have had an opportunity to observe the economy and the benefits Tarvia Roads have brought to other communities. We are convinced that Tarvia is the quickest, surest and *most economical* way to all-year-round roads, free from mud, dust and ruts, and proof against water and frost.

(*Signed*) _____

(*Signed*) _____

(*Signed*) _____

(*Signed*) _____

Sign this petition (copy it if you wish)—get some of your neighbors to sign it, too—and send it to your Road Officials. They are anxious to serve you, but you must tell them what you need and want. A petition like this will bring results.

Tarvia has given smooth, dustless, mudless, waterproof highways to thousands of communities. Your community can enjoy the same benefits—and *will*—if *you* start the movement for Tarvia Roads.

Our Special Service Department will send you without charge booklets describing the various grades of Tarvia. Address nearest office.

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New York, Chicago, Philadelphia, Boston, St. Louis, Cleveland, Cincinnati, Pittsburgh, Detroit, New Orleans, Birmingham, Kansas City, Minneapolis, Dallas, Nashville, Syracuse, Salt Lake City, Seattle, Peoria, Atlanta, Duluth, Milwaukee, Bangor, Washington, Johnstown, Lebanon, Youngstown, Toledo, Columbus, Richmond, Latrobe, Bethlehem, Elizabeth, Buffalo, Baltimore, Omaha, Jacksonville, Houston, Denver

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Carpet Sweeper or Broom?

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Phone your grocer for one of the big, white, long-lasting cakes. Let it start saving your time today!

Look for the blue wrapper

Not merely a white laundry soap;
Not merely a naphtha soap;
But the best features of both, combined.

Made by
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The Strange Case of Dr. Wilson and Mr. Wilson—By Samuel G. Blythe

AFTER the war created the occasion Woodrow Wilson's presidential career is comparable in a world sense to a fast trip in an elevator to the capsheaf of the tallest building, and an equally quick return. He went up so rapidly that everything was blurred before his mind save the exaltation of his ascent. He had a commanding position on the top of the world for a brief but imperial space, came down as swiftly as he went up, and was met at the bottom by a cold-eyed and cold-voiced people who said "This way out, please," pointing irrevocably to the exit on the left.

His position and power as Chief Executive of the United States had most to do with making him the supremely important passenger on the up trip, for any other man happening to be President of this country at a similar time and in similar circumstances would have had the same opportunity for the ride; but he ran the elevator himself on the way down. Now he is retiring to what we may hope will be a philosophic contemplation of it all, and to what he will eventually get: an equally philosophic contemplation by history of himself in relation to it all. It will take Woodrow Wilson several years to adjust himself to history, but it will take history a generation and more to adjust itself to Woodrow Wilson. Neither Wilson nor history is in right perspective at present for the correct view. History requires that detachment that time alone supplies, and Wilson must attain a focus that is not dominated and directed by the ego.

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President Wilson Driving Down the Champs Elysées With Former President Poincaré

The Canny Strain

HOWEVER, when the ultimate and authoritative historian and biographer of this extraordinary man, who has filled the eye of the world as few men have filled it in the past, comes to write his books he will do well if he begins his work with the first two sentences of the official biography of Mr. Wilson as printed in the Congressional Directory during the eight years of his presidency, which read as follows: "Woodrow Wilson, President, was born at Staunton, Va., December 28, 1856, and is a son of the Rev. Joseph R. Wilson and Jessie Woodrow Wilson, the former a distinguished scholar and clergyman of the Presbyterian Church of the South. His father was a native of Ohio and his mother of Scotland, and his ancestry on both sides is Scotch-Irish."

The ultimate and authoritative historian and biographer will do well if he begins with those sentences and uses them as the foundation for his explanations, interpretations and illuminations of the man, because in those bald statements may be found the basic psychology of him. He was born in the South. His father was a Presbyterian minister. His ancestry on both sides is Scotch-Irish. Working from these three facts, the explanation of about all the Wilsonian acts may be found—of his traits, characteristics, trends and dominating impulses at any rate, because most of the acts of Wilson as President must be examined first from the angle of the personality of the man, and afterward from the angles of his political and other necessities.

He was born in the South, just before the Civil War, and grew to manhood in the South during the years after the war, when sectionalism, from the very nature of things, was even more bitter than during the war itself. His father was a Presbyterian clergyman, and the early and formative influences of Wilson's mind and faith were of that stern creed. His ancestry on both sides is Scotch-Irish. That accounts for the impelling characteristic of his life which those who know him intimately concede—the characteristic of not disassociating self from consideration when formulating any line of public action; the characteristic of debating what the effect of any given policy will be on his own historical fortunes, on his future reputations and recognitions, and how he may enhance these—that wary self-interest that is the trait of this canny strain of blood.

November Silence

NO HISTORICAL elucidation of Woodrow Wilson will be final unless the analyses of it are based primarily on these facts of birth and blood. The reactions of them appear in the high lights. The reflexes of them appear in the low lights. They explain and inform. They illuminate his reluctances over entering the war; his conduct of the war; his practices during the peace. Also, from his beginnings in politics until his end they trace the fundamental actuating principles—his subconscious sectionalism, which at times was conscious enough, although it must be remembered that his party obligations dictated much of it; his inherent Calvinism; and his high regard for the personal equation in all his acts. When the historical grain is winnowed from the chaff of the Wilson hyperbolists and the straw of the Wilson hypercritics it will be gathered first in these three measures.

As the extent of the Democratic defeat developed in the early days of last November there developed also a national speculation and curiosity over the effect on President Wilson of what was popularly interpreted as a colossal personal and political repudiation; over what would happen, or had happened, in the White House; over what the Wilsonian reactions would be.

Nothing happened publicly, nor in the way of publicity, at the White House, and in all probability nothing much privately. The President appears to have accepted the situation calmly, and his only comment that has seeped out was his irony on the second day of unending report of increasing and overwhelming Republican triumph: "Well, I suppose I should write my Thanksgiving proclamation now."

The people expected, apparently, either a wail of distress or a skirl of defiance from the President, forgetting that any man who suffered such a reverse as he did when he was stricken on his tour a year and a half ago and laid physically helpless at the moment when all his powers were needed to carry on the work in which he led and inspired at the time, and deemed indispensable to the welfare not only of his own country but of the world, and for the crux of his own achievement, is most likely superior to the shock of a political reverse; forgetting the character and temperament of the man, who, notwithstanding what has happened since, undoubtedly conceives his place in history to be established and not to be affected by displays of proletarian indigestion of his policies or indignation at his performances, which displays it is credible he conveniently diagnoses as casual and not organic; forgetting these things, and not generally knowing the further fact of most intimate bearing on his post-election attitude, which is that

the climacteric of Woodrow Wilson's political career did not come, as many hold, on Tuesday, November 2, 1920, or Election Day, and did come four months earlier, on Friday, July 2, 1920, when he was made certain that the Democratic National Convention at San Francisco had not the remotest intention of offering him a renomination for President.

There is no implication in that statement that Mr. Wilson was actively a candidate for the nomination at San Francisco in the sense that Palmer was a candidate, or Cox was a candidate, or even in the left-handed manner in which McAdoo was a candidate, or the smaller fry; but that he was passively a candidate with a passivity that bulked bigger than the Rocky Mountains before numerous of his friends who were at the convention will be entertainingly set forth shall the time ever come when, let us say, the Hon. Bainbridge Colby, then Secretary of State, or the Hon. Homer Cummings, then Democratic National Chairman, or the Hon. Joseph P. Tumulty, then secretary to the President, shall write his frank memoirs of those ten interesting convention days; or, indeed, when various others who conferred, telegraphed, telephoned, felt political pulses, analyzed trends, planned coups and, finally, came to a realization of the facts, shall tell what happened in their experiences at the time.

No one may know what, exactly, was in the Wilson mind at the moment, or before, because Mr. Wilson left what was in his mind to the conjecture of his friends. He acted in a certain way, or did not act, and probably felt that correct interpretations of those acts, or that lack of action, should be the guide for his friends, rather than direct communication. He relied on their skill at deduction and on his own sense of just desert. He might have had a powerful influence in determining the candidate, especially after the convention went into its long deadlock, but he did not interfere or suggest. He kept his public, presidential, leader hands off. Wherefore the inference was plain enough and logical enough, to those who knew him, that his policy of noninterference not only was a fair policy for others but also fair for himself, because it did not put him in the position of eliminating himself either by the indorsement of some other or by his own refusal.

Apostle But Not Messiah

HE WAS just there, passive—expectant, it may be—awaiting the contingency. It is not likely he confided ideas, expectations or sense of what proper action would be to any man, for he had no intention of appearing to seek what he might not obtain, but all those who were in San Francisco and in such relation to Mr. Wilson that deduction of what was in his mind was required of them, or seemingly required, felt that the White House view of the man the Democrats really should nominate, in all the circumstances, was the principal tenant of the White House. They may have been wrong. Certainly, so far as can be learned, Mr. Wilson never said to any of them that he would like to have the nomination, but he never said, either, that he would like any other to have it, which reasonably and as leader of his party he might have done after the deadlock had continued for several days.

In any event, and pending the frank memoirs of those mentioned, and some others, documented as they might and should be, there was sufficient exterior ground as the convention progressed to justify the statement now that the dutiful, logical and political solution of the nomination problem as conceived by Mr. Wilson was the proffer of the nomination to himself; that possibly he mistook the Wilsonian enthusiasm of the convention as hails to the hero instead of what they really were—farewells; that he sat on the portico of the White House during those excited days, prepared to receive the summons, and deeming that summons deserved and warranted. That would have been a crowning triumph—to receive from his party the official recognition and admission and paramount indorsement of his policies and labors—to receive the proffer of a nomination, at any rate, whatever his course might have been toward accepting it. He did not get it. It was plain on Friday, July second, last, that he could not get it. Thus he came to the climacteric of his political career. All that happened subsequently was post-climacteric.

The bibliography of Woodrow Wilson during the next fifty years—the next century, indeed—will be extensive, because since he became President in fact, at noon on March 4, 1913, he has made a tremendous impress on a tremendous period. The clarification and explanation of him will struggle not only with a great mass of misinformation but with a greater mass of malinformation, and with the antithetical character of the man. His rise to preëminence in world affairs was so rapid and so extraordinary that the misconceptions of him come, and will come, from that occurrence. A creature and a creation of circumstance, a symbol of power rather than the power itself, a man with limitations instead of illimitable, he was hailed by the distressed peoples of the world as a messiah when he was but an apostle. Possibly his own conception of himself ran along with the popular conception. That would be neither unnatural nor extraordinary. In any event, what was proved was that though Mr. Wilson was sincere in his ideals he was deficient in his idealism—in the application of those ideals to the circumstances at hand.

There you have an outstanding characteristic of the man—the difference between many of his proposals and many of his performances under those proposals. No just person can deny the sincerity of his fourteen points, the sincerity of his advocacy of them, nor the quality of the spirit that proposed them. Yet he allowed two of those fourteen points as a contingent for an armistice to be wrecked and discarded by the English, the French and the Italians before there had been authoritative discussion of them, and when he had made the entire fourteen essential for a peace. He did not have to do that. He was in a position then when his word was the supreme law of the world. He had more power than Lloyd George, Clemenceau and Orlando combined, but he saw—or, because of his temperamental faculty of intensive self-consideration, thought he saw—a possible lessening of his own position through conflict with these men, and he first allowed them to dictate what amounted to the elimation of one-seventh of his gospel of essentials, and later saw the wreck of about all the rest of them.

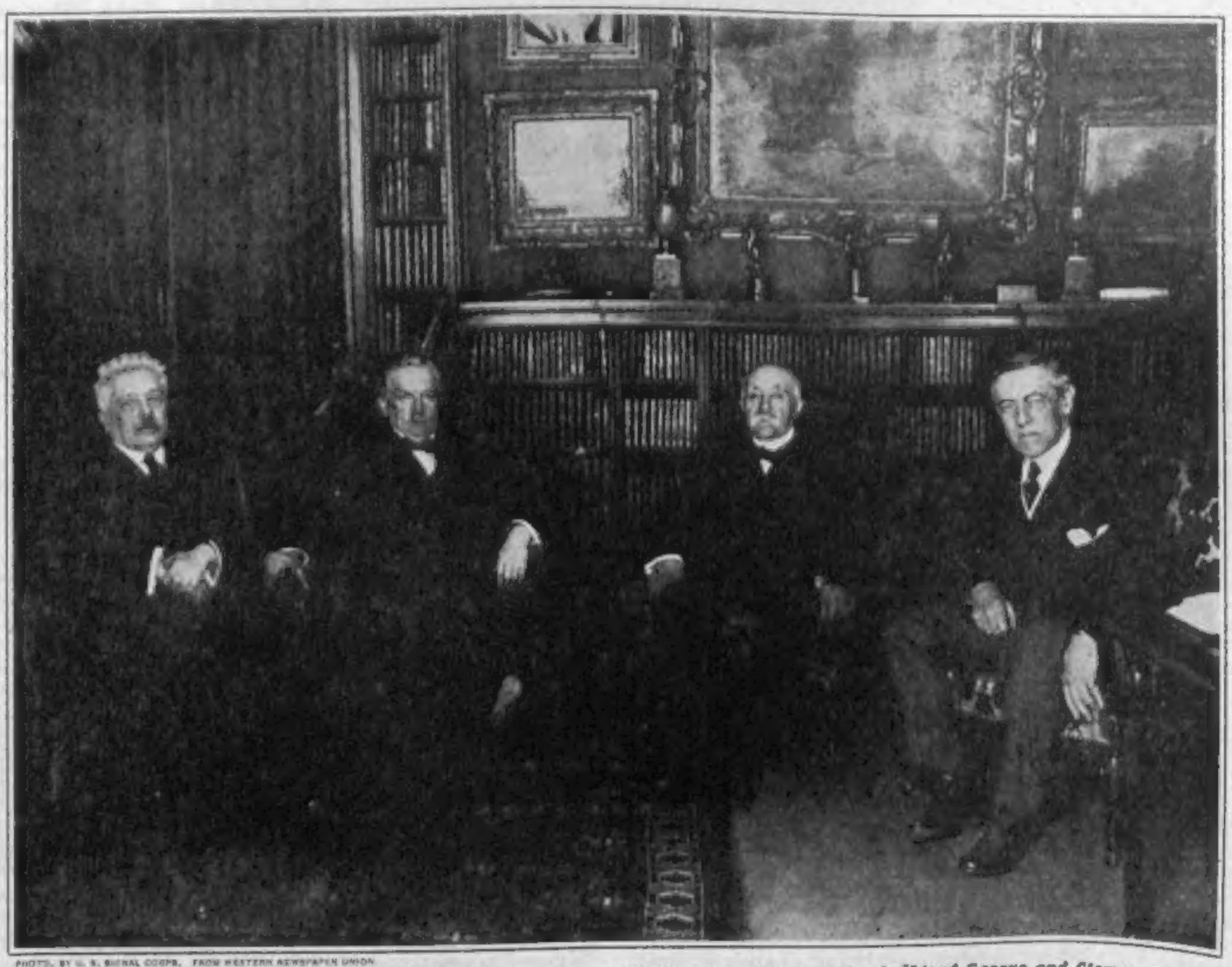
The peace conference has been raked over extensively already, and will be raked and re-raked for years to come, and always the rakers will bring to light Wilsonian influences or lack of them, Wilsonian policies, Wilsonian preludes and postulates, because he was the central figure of it always—an idealist under the stress of practicalities, and beset by practicalists under the stress of ideals. The metes and bounds of any ideal in its relation to human life, save its spiritual relation, are exactly the extent of the possible application of it to conditions as they exist, and no more. No present or future commentator on Mr. Wilson, who is at all just, can deny him the virtue of realizing that truth; but the just commentator will add that his error was not in admitting metes and bounds but in allowing others to lay down for him what those metes and bounds were. He was dictator of that phase of it in the early days of the conference, and could have continued dictator to the end had his temperament allowed. It grew to be the belief of those who watched the proceedings that Mr. Wilson's idea became, eventually, that if he demanded what others—the practicalists—said was too much he would finish by getting far too little for his own requirements.

Two Personalities in Conflict

I HAVE no doubt that the future, detached, unimpassioned analysts of the peace conference will set it down as their opinion that the bulk of Mr. Wilson's failures at the peace conference came from just that—the personal equation—the consideration of himself in a historical sense, a consideration of easy application by his mind because he is a historian. The idealistic Wilson was in constant conflict with the politic Wilson because while ideals furnish sustenance to the spirit, politics gets results for the substance. Just one example: Mr. Wilson started his presidential career with the announced policy of pitiless publicity, which is in the nature of an ideal governmental policy; but it soon developed that publicity was to be pitiless only for those he did not pity. Later he expressed that similar sentiment in "open covenants openly arrived at," which he made vital in his program for peace.

The vitality of that policy existed no longer than the first session. Perhaps it could not have existed longer than that. The point is that Mr. Wilson was in a position to keep vital that policy, and he did not do it. If he had insisted on open covenants openly arrived at in the beginning, when he was supreme, there would have been dissent, but not disobedience. He was dissuaded, if indeed he ever seriously pressed the matter. He did not make a fight on it, nor exert his authority on it. He compromised that ideal, abandoned it; and why? It cannot be because he was not sincere in stating it, and must be because it was not politic to press it. So with much else. Mr. Wilson's ambition was not only to make peace but to be the peacemaker. That, his hereditary blood strain most likely assured him, was what was righteously in it for him, and what did not coincide was subject to that criterion.

Most men with minds that are more than rudimentary in their operations delude themselves about their mental qualities, but unfailingly discover their real mental qualities to the judicious of their observers. It is a fair enough assumption that Mr. Wilson considers the dominant quality of his mind to be the logical quality—the reasoning quality—the quality of precision in correlating, analyzing and setting forth the relations of causes and effects, of arriving at conclusions that are justified only by relevant premises. At any rate, it would so seem.



PHOTO, BY U. S. SIGNAL CORPS, FROM WESTERN NEWSPAPER UNION

President Wilson at His Paris Residence With His Confreres of the Council of Four—Orlando, Lloyd George and Clemenceau

(Continued on Page 120)

TWO AND TWO

By Alice MacGowan and Perry Newberry

ILLUSTRATED BY JAMES M. PRESTON

ON THE blank silence that followed my last words, there in the big dignified room with its Circassian walnut and sound-softening rugs, Dykeman, the oldest director, squalled out as though he had been bitten: "All there is to tell! But it can't be! It isn't possib——" His voice cracked, split on the word, and the rest came in an agonized squeak: "A man can't just vanish into thin air!"

"A man!" Knapp, the cashier, echoed. "A suitcase full of money—our money—can't vanish into thin air in the course of a few hours."

Feverishly they passed the time-worn phrase back and forth; it would have been ludicrous if it hadn't been so deadly serious. Well, money, when you come to think of it, is its very existence to such an institution; it was not to be wondered at that the twelve men round the long table in the directors' room of the Van Ness Avenue Savings Bank found this a life-or-death matter.

"How much ——" began heavy-set, heavy-voiced old Anson down at the lower end, but stuck and got no farther.

There was a smitten look on every face at the contemplation—a suitcase could hold so unguessably great a sum, expressed in terms of cash and securities.

"We'll have the exact amount in a few moments; I've just set them to verifying."

President Whipple indicated with a slight backward nod the second and smaller table in the room, where two clerks delved, molelike, at piles of securities, at greenbacks and yellow backs bound round with paper collars, and stacks of coin.

The blinds were down, only the table lamps on, and a gooseneck over where the men counted. It put the place all in shadow, and threw out into bolder relief the faces round that board, gray-white, denatured, all with the financier's curiously unhuman look. The one fairly cheerful countenance in sight was that of A. G. Cummings, the bank's attorney.

For myself, I was only waiting to hear what results those clerks would bring us. So far, Whipple had been quite noncommittal; the extraordinary state of the market—everything so upset that a bank couldn't afford even the suspicion of a loss or irregularity—hinting at something in his mind not evident to the rest of us. I was just rising to go round and ask him quietly if, having reported, I might not be excused to get on with the actual work, when the door opened.

I can't say why the young fellow who stood in it should have seemed so foreign to the business in hand; perhaps the carriage of his tall figure, the military abruptness of his movements, the way he swung the door back far against the wall and halted there, looking us over. But I do know that no sooner had Worth Gilbert, lately home from France, crossed the threshold, meeting Whipple's outstretched hand, nodding carelessly to the others, than suddenly every man in the room seemed older, less a man. We were dead ones; he the only live wire in the place.

"Boyne"—the president turned quickly to me—"would you mind going over for Captain Gilbert's benefit what you've just said?"

The newcomer had, so far, not made any movement to join the circle at the table. He stood there, chin up, looking straight at us all, but quite through us. At the back of the gaze was a something between weary and fierce that I have noticed in the eyes of so many of our boys home from what they'd witnessed and gone through over there, when forced to bring their attention to the stale, bloodless affairs of civil life. Used to the instant, conclusive fortunes of war, they can hardly handle themselves when matters hitch and halt upon customs and legalities; the only thing that appeals to them is the big chance, win or lose, and have it over. Such a man doesn't speak the language of the group that was there gathered.

Just looking at him, old Dykeman rasped, without further provocation, "What's Captain Gilbert got to do with the private concerns of this bank?"

No Sooner Had Worth Gilbert, Lately Home From France, Crossed the Threshold Than Suddenly Every Man in the Room Seemed Older, Less a Man

At the words—and their tone—the young man, who had still shown no sign of an intention to come into the meeting at all, walked to the table, drew out a chair and sat down.

"Pardon me, Mr. Dykeman"—Cummings' voice had a wire edge on it—"the Hanford block of stock in this bank has, as I think you very well know, passed fully into Gilbert hands to-day."

"Thomas A. Gilbert." Dykeman was sparing of words.

"Capt. Worth Gilbert's father." Whipple attempted pacification. "Mr. Gilbert senior was with me till nearly noon, closing up the transfer. He had hardly left when we discovered the shortage. After consultation Knapp and I got hold of Cummings. We wanted to get you gentlemen here—have the capital of the bank represented, as nearly as we could—and found that Mr. Gilbert had taken the twelve-forty-five train for Santa Ysobel; so, as Captain Gilbert was to be found, we felt that if we got him it would be practically—er—quite the same thing."

Worth Gilbert had sat in the chair he selected, absolutely indifferent. It was only when Dykeman, hanging to his point, spoke again that I saw a quick gleam of blue fire come into those hawk eyes under the slant brow.

He gave a sort of detached attention as Dykeman sputtered indecently.

"Not the same thing at all! Sons can't always speak for fathers, any more than fathers can always speak for sons. In this case ——"

He broke off with his ugly old mouth open. Worth Gilbert, the son of divorced parents, with a childhood that had divided time between a mother in the East and a California father, surveyed the parchmentlike countenance leisurely after the crackling old voice was hushed.

Finally he grunted inarticulately—I'm sorry I can't find a more imposing word for a returned hero—and answered all objections with, "I'm here now—and here I stay. What's the excitement?"

"I was just asking Mr. Boyne to tell you," Whipple came in smoothly.

No one else offered any objections. What I repeated, briefly, amounted to this:

Directly after closing time to-day—which was noon, as this was Saturday—Knapp, the cashier of the bank, had discovered a heavy shortage, and it was decided on a quick investigation that Edward Clayte, one of the paying tellers, had walked out with the money in a suitcase. I was immediately called in on what appeared a wide-open trail, with me so close behind Clayte that you'd have said there was nothing to it. I followed him—and the suitcase—to his apartment at the St. Dunstan, found he'd got there at twenty-five minutes to one, and I barely three-quarters of an hour after.

"How do you get the exact minute Clayte arrived?" Anson stopped me at this point. "And the positive knowledge that he had the suitcase with him?"

"Clayte asked the time—from the clerk at the desk—as he came in. He put the suitcase down while he set his watch. The clerk saw him pick it up and go into the elevator; Mrs. Griggsby, a woman at work mending carpet on the seventh floor, which is his, saw him come out of the elevator carrying it, and let himself into his room. There the trail ends."

"Ends?" As my voice halted young Gilbert's word came like a bullet. "The trail can't end unless the man was there."

"Or the suitcase," little old Sillsbee quavered; and Worth Gilbert gave him a swift, half-humorous glance.

"Bath and bedroom," I said; "that suite has three windows, seven stories above the ground. I found them all locked—not mere latches—the St. Dunstan has burglar-proof locks. No disturbance in the room; all neat, in place, the door closed with the usual spring lock; and I had to get Mrs. Griggsby to move, since she was tacking carpet right at the threshold. Everything was in that room that should have been there—except Clayte and the suitcase."

The babel of complaint and suggestion broke out as I finished, exactly as it had done when I got to this point before: "The Griggsby woman ought to be kept under surveillance"; "The clerk, the house servants ought to be watched"—and so on, and so on. I curtly reiterated my assurance that such routine matters had been promptly and thoroughly attended to. My nerves were getting raw. I'm not so young as I was. This promised to be one of those grinding cases where the detective agency is run through the rollers so many times that it comes out pretty slim in the end, whether that end is failure or success.

The only thing in sight that it didn't make me sick to look at was that silent young fellow sitting there, never opening his trap, giving matters a chance to develop, not rushing in on them with the forceps. It was a crazy thing for Whipple to call this meeting—have all these old, scared men on my back before I could take the measure of

what I was up against. What, exactly, had the Van Ness Avenue Bank lost? That, and not anything else, was the key for my first moves. And at last a clerk crossed to our table, touched Whipple's arm and presented a sheet of paper.

"I'll read the total, gentlemen." The president stared at the sheet he held, moistened his lips, gulped, gasped.

"My heavens! I'd no idea it was so much!" and finished in a changed voice: "Four hundred and eighty-seven thousand two hundred and thirty-four dollars."

A deathlike hush. Dykeman's mere look was a call for the ambulance; Anson slumped in his chair; little old Sillsbee sat twisted away so that his face was in shadow, but the knuckles showed bone white where his hand gripped the table top. None of them seemed able to speak; the young voice that broke startlingly on the stillness had the effect of scaring the others, with its tone of nonchalance, rather than reassuring them.

Worth Gilbert leaned forward and looked round in my direction with: "This is beginning to be interesting. What do the police say of it?"

"We've not thought well to notify them yet." Whipple's eye consulted that of his cashier and he broke off. Quietly the clerks got out with the last load of securities; Knapp closed the door carefully behind them, and as he returned to us Whipple repeated, "I had no idea it was so big," his tone almost pleading as he looked from one to the other. "But I felt from the first that we'd better keep this thing to ourselves. We don't want a run on the bank, and under present financial conditions, almost anything might start one. But—half a million dollars!"

He seemed unable to go on; none of the other men at the table had anything to offer. It was the silent youngster, the outsider, who spoke again.

"I suppose Clayte was bonded—for what that's worth?"

"Fifteen thousand dollars." Knapp, the cashier, gave the information dully. The sum sounded pitiful beside that which, we were to understand, had traveled out of the bank as currency and unregistered securities in Clayte's suitcase.

"Bonding company will hound him, won't they?" Young Gilbert put it bluntly. "Will the Clearing House help you out?"—in the tone of one discussing a lost umbrella.

"Not much chance—now." Whipple's face was sickly. "You know as well as I do that we are going to get little help from outside. I want you all to stand by me now—keep this quiet—among ourselves."

"Among ourselves!" rapped out Kirkpatrick. "Then it leaks—we have a run—and where are you?"

"No, no. Just long enough to give Boyne here a chance to recover our money without publicity—try it out anyhow."

"Well," said Anson sullenly, "that's what he's paid for. How long is it going to take him?"

I made no attempt to answer that fool question; Cummings spoke for me, a lawyer's opinion, straddling the question, bringing up the arguments pro and con.

"Your detective asks for publicity to assist his search. You refuse it. Then you've got to be indulgent with him in the matter of time. Understand me, you may be right; I'm not questioning the wisdom of secrecy, though as a lawyer I generally think the sooner you get to the police with a crime the better. You all can see how publicity and a sizable reward offered would give Mr. Boyne a hundred thousand assistants—conscious and unconscious—to help nab Clayte."

"And we'd be a busted bank before you found him," groaned Knapp. "We've got to keep this thing to ourselves. I agree with Whipple."

"It's all we can do," the president repeated.

"Suppose a state bank examiner walks in on you Monday?" demanded the attorney.

"We take that chance—that serious chance," replied Whipple solemnly.

Silence after that, again, till Cummings spoke.

"Gentlemen, there are here present twelve of the principal stockholders of the bank." He paused a moment to estimate. "The capital is practically represented. Speaking as your legal adviser, I am obliged to say that you should not let the bank take such a risk as Mr. Whipple suggests. You are threatened with a staggering loss, but, after all, a high per cent of money lost by defalcations is recovered—made good—wholly or in part."

"Half a million dollars!" croaked old Sillsbee.

"Yes, yes, of course," Cummings agreed hastily; "the larger amount's against you. The men who can engineer such a theft are almost as strong as you are. You've got to make every edge cut—use every weapon that's at hand. And most of all, gentlemen, you've got to stand together. No dissensions. As a temporary expedient—to keep the bank sufficiently under cover and still allow Boyne the publicity he needs—replace this money pro rata among yourselves. That wouldn't clean any of you. Announce a small defalcation, such as Clayte's bond would cover, so you could collect there; use all the machinery of the police. Then when Clayte's found, the money recovered, you reimburse yourselves."

"But if he's never found? If it's never recovered?" Knapp asked huskily; he was least able of any man in the room to stand the loss.

"What do you say, Gilbert?"

The attorney looked toward the young man, who all through the discussion had been staring straight ahead of him. He came round to the lawyer's question like one roused from other thoughts, and agreed shortly, "Not a bad bet."

"Well—Boyne ——" Whipple was giving way an inch at a time.

"It's a peculiar case," I began, then caught myself up with "All cases are peculiar. The big point here is to get our man before he can get rid of the money. We were close after Clayte; even that locked room in the St. Dunstan needn't have stopped us. If he wasn't in it he was somewhere not far outside it. He'd had no time to make a real get-away. All I needed to lay hands on him was a good description."

"Description?" echoed Whipple. "Your agency's got descriptions on file—thumb prints—photographs—of every employee of this bank."

"Every one of 'em but Clayte," I said. "When I came to look up the files there wasn't a thing on him. Don't think I ever saw him—knowingly—myself."

A description of Edward Clayte? Every man at the table—even old Sillsbee—sat up and opened his mouth to give one, but Knapp beat them to it with: "Clayte's worked in this bank eight years. We all know him. You can get just as many good descriptions as there are people on our pay roll or directors in this room—and plenty more at the St. Dunstan, I'll be bound."

"You think so?" I said wearily. "I have not been idle, gentlemen; I have interviewed his associates. Listen to this; it is a composite of the best I've been able to get." I read: "Edward Clayte; height, about five feet seven or eight; weight, between one hundred and forty and one hundred and fifty pounds; age, somewhere round forty; smooth face; medium complexion, fairish; brown hair; light eyes; apparently commonplace features; dressed neatly in blue business suit, black shoes, black derby hat ——"

"Wait a minute," interposed Knapp. "Is that what they gave you at the St. Dunstan—what he was wearing when he came in?"

I nodded.

"Well, I'd have said he had on tan shoes and a fedora. He did—or was that yesterday? But, aside from that, it's a perfect description; brings the man right up before me."

I heard a chuckle from Worth Gilbert.

"That description," I said, "is gibberish; mere words. Would it bring Clayte up before anyone who had never seen him? Ask Captain Gilbert, who doesn't know the man. I say that's a list of the points at which he resembles every third office man you meet on the street. What I want is the points at which he'd differ. You have all known Clayte for years; forget his regularities, and tell me his peculiarities—looks, manners, dress or habits."

There was a long pause, broken finally by Whipple.

"He never smoked," said the bank president.

"Occasionally he did," contradicted Knapp; and the pause continued till I asked, "Any peculiarities of clothing?"

"Oh, yes," said Whipple. "Very neat. Usually blue serge."

"But sometimes gray," added Knapp heavily. And old Sillsbee piped in, "I've seen that feller wear pin-check; I know I have."

I was fed up on clothes.

"How did he brush his hair?" I questioned.

"Smoothed down from a part high on the left," Knapp came back promptly.

"On the right," boomed old Anson from the foot of the table.

"Sometimes—yes—I guess he did," Knapp conceded hesitantly.

"Oh, well, then, what color was it? Maybe you can agree better on that."

"Sort of mousy color," Knapp thought.

"O Lord! Mousy colored!" groaned Dykeman under his breath. "Listen to 'em!"

"Well, isn't it?" Knapp was a bit stung.

"House mousy or field mousy?" Cummings wanted to know.

"Knapp's right enough," Whipple said with dignity. "The man's hair is a medium brown—indeterminate brown." He glanced round the table at the heads of hair under the electric lights. "Something the color of Merrill's." And a director began stroking his hair nervously.

"No, no; darker than Merrill's," broke in Kirkpatrick. "Isn't it, Knapp?"

"Why, I was going to say lighter," admitted the cashier discouragedly.

"Never mind," I sighed. "Forget the hair. Come on—what color are his eyes?"

"Blue," said Whipple.

"Gray," said Knapp.

"Brown," said Kirkpatrick.

They all spoke in one breath. And as I despairingly laid down my pencil the last man repeated firmly: "Brown. But—they might be light brown—or hazel, y'know."

"But, after all, Boyne," Whipple appealed to me, "you've got a fairly accurate description of the man; one that fits him all right."

"Then he's description proof. No moles, scars or visible marks?" I suggested desperately.

"None." There was a negative shaking of heads.

"No mannerisms? No little tricks, such as a twist of the mouth, a mincing step or a head carried on one side?"

More shakes of negation from the men who knew Clayte.

"Well, at least you can tell me who are his friends—his intimates?"

Nobody answered.

"He must have friends?" I urged.

"He hasn't," maintained Whipple. "Knapp is as close to him as any man in San Francisco."

The cashier squirmed.

"But outside the bank—who were his associates?"

"Don't think he had any"—from Knapp.

"Relatives?"

"None—I know he hadn't."

"Girls? Lord! Didn't he have a girl?"

"Not a girl."

"No associates—no girl? For the love of Mike, what could such a man intend to do with all that money?" I gasped. "Where did he spend his time when he wasn't in the bank?"

Whipple looked at his cashier for an answer. But Knapp was sitting head down in a painful brown study, and the president himself began hesitantly: "Why, he was perhaps the one man in the bank that I knew least about. The truth is he was so unobjectionable in every way, personally unobtrusive, quite unimportant and uninteresting; really—er—uneverything, such a—a ——"

"Shadow," Cummings suggested.

"That's the word—shadow. I never thought to inquire where he went till he walked out of here this noon with the bank's money crammed in that suitcase."

"Was the Saturday suitcase a regular thing?" I asked, and Whipple looked bewildered.

But Knapp woke up with: "Oh, yes. For years. Books to be exchanged at the public library, I think. No." Knapp spoke heavily. "Come to think of it, guess that was special work. He told me once he was taking some sort of correspondence course."

"Special work!" chuckled Worth Gilbert. "I'll tell the world!"

"Oh, well, give me a description of the suitcase," I hurried.

"Brown. Sole leather. That's all I ever noticed"—from Whipple a bit stiffly.

"Brass rings and lock, I suppose?"

"Brass or nickel; I don't remember. What'd you say, Knapp?"

"I wouldn't know now if it was canvas and tin," replied the harried cashier.

"Gentlemen," I said, looking across at the clock, "since half past two my men have been watching docks, ferries, railroad stations, every garage near the St. Dunstan, the main highways out of town. Seven of them on the job, and in the first hour they made ten arrests on that description; and every time sure they had their man. They thought, just as you seem to think, that the bunch of words described something. We're getting nowhere, gentlemen, and time means money here."

II

IN THE squabble and snatch of argument, given dignity only because it concerned the recovery of half a million dollars, we seemed to have lost Worth Gilbert entirely. He kept his seat, that chair he had taken instantly when old Dykeman seemed to wish to have it denied him; but he sat on it as though it were a lone rock by the sea. I didn't suppose he was hearing what we said any more than he would have heard the mewing of a lot of gulls, when, on one of our sudden silences, he burst out:

"For heaven's sake, if you men can't decide on anything, sell me the suitcase! I'll buy it, as is, and clean up the job."

"Sell you—the suitcase—Clayte's suitcase?" They sat up on the edge of their chairs—bewildered, incredulous, hostile. Such a bunch is very like a herd of cattle; anything they don't understand scares them. Even the attorney studied young Gilbert with curious interest. I was mortal glad I hadn't said what was the fact, that with the naming of the enormous sum lost I was certain this was a sizable conspiracy with long-laid plans.

They were mistrustful enough as Whipple finally questioned, "Is this a bona-fide offer, Captain Gilbert?"

And Dykeman came in after him, "A gambler's chance at stolen money—is that what you figure on buying, sir? Is that it?"

And heavy-faced Anson asked bluntly: "Who's to set the price on it? You or us? There's practically half a million dollars in that suitcase. It belongs to the bank.

If you've got an idea that you can buy up the chance of it for about fifty per cent—you're mistaken. We have too much faith in Mr. Boyne and his agency for that. Why, at this moment one of his men may have laid hands on Clayte, or found the man who planned ——"

He stopped with his mouth open. I saw the same suspicion that had taken his breath away grip momentarily every man at the table. A hint of it was in Whipple's voice as he asked gravely: "Do you bind yourself to pursue Clayte and bring him, if possible, to justice?"

"Bind myself to nothing. I'll give four hundred thousand dollars for that suitcase." He fumbled in his pocket with an interrogative look at Whipple and "May I smoke in here?" and lit a cigarette without waiting for a reply.

Banking institutions take some pains to keep in their employ no young men who are known to play poker; but a poker face at that board would have acquired more than its share of dignity. As it was, you could see, almost as though written there, the agonizing doubt running riot in their faces as to whether Worth Gilbert was a young hero coming to the bank's rescue or a con man playing them for suckers.

It was Knapp who said at last, huskily, "I think we should close with Captain Gilbert's offer." The cashier had a considerable family, and I knew his recently bought Pacific Avenue home was not all paid for.

"We might consider it." Whipple glanced doubtfully at his associates. "If everything else fails this might be a way out of the difficulty for us."

If everything else failed! President Whipple was certainly no poker player.

Worth Gilbert gave one swift look about the ring of faces, pushed a brown muscular left hand out on the table top, glanced at the wrist watch there and suggested brusquely: "Think it over. My offer holds for fifteen minutes. Time to get at all the angles of the case. Huh! Gentlemen! I seem to have started something!"

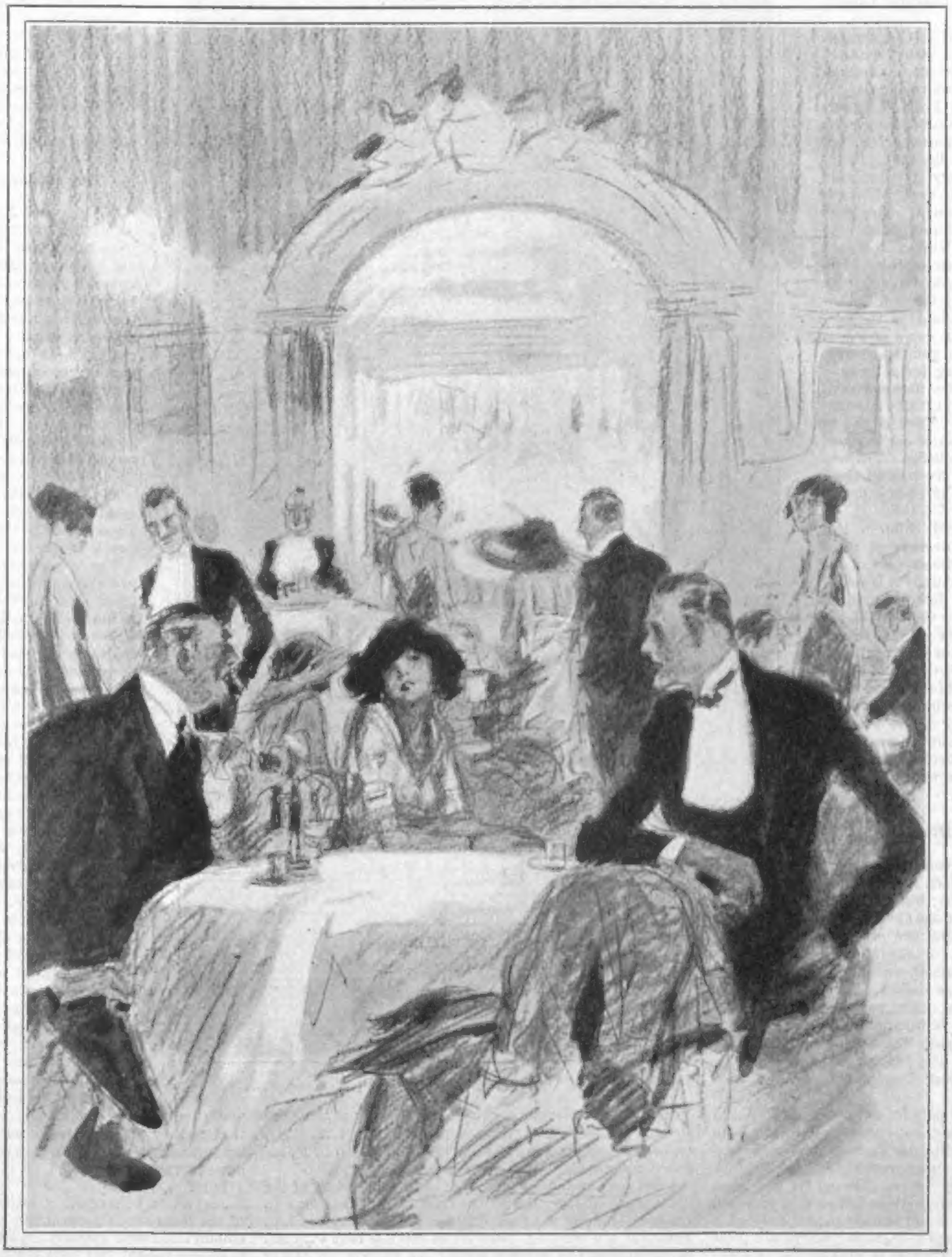
For the directors and stockholders of the Van Ness Avenue Bank were at that moment almost as yappy and snappy as a wolf pack. Dykeman wanted to know about the eighty-seven thousand and odd dollars not covered by Worth's offer—did they lose that? Knapp was urging that Clayte's bond, when they'd collected, would shade the loss; Whipple reminding them that they'd have to spend a good deal—maybe a great deal—on the recovery of the suitcase, money that Worth Gilbert would have to spend instead if they sold to him; and finally an ugly mutter from somewhere that maybe young Gilbert wouldn't have to spend so very much to recover that suitcase—maybe he wouldn't!

The tall young fellow looked thoughtfully at his watch now and again. Cummings and I chipped into the thickest of the row and convinced them that he meant what he said, not only by his offer but by its time limit.

"How about publicity, if this goes?" Whipple suddenly interrogated, raising his voice to top the pack yell. "Even with four hundred thousand dollars in our vaults, a run's not a thing that does a bank any good. I suppose"—stretching up his head to see across his noisy associates—"I suppose, Captain Gilbert, you'll be retaining Boyne's agency? In that case, do you give him the publicity he wants?"

"Course he does!" Dykeman hissed. "Can't you see? Damn fool wants his name in the papers! Rotten story like this—about some lunatic buying a suitcase with a cool half million in it—would ruin any bank if it got into print." Dykeman's breath gave out. "And—it's—it's—just the kind of story the accursed yellow press would eat up. Let it alone, Whipple. Let his damned offer alone. There's a joker in it somewhere."

"There won't be any offer in about three minutes," Cummings quietly reminded them. "If you'd asked my opinion—and giving you opinions is what you pay me a salary for—I'd have said close with him while you can."



"But, Bobs—Suppose You Could Possibly Save Me a Hundred Thousand Dollars a Minute"

Whipple gave me an agonized glance. I nodded affirmatively. He put the question to vote in a breath.

The ayes had it, old Dykeman shouting after them in an angry squeak, "No! No!" and adding as he glared about him: "I'd like to be able to look a newspaper in the face; but never again! Never again!"

I made my way over to Gilbert and stood in front of him.

"You've bought something, boy," I said. "If you mean to keep me on as your detective you can assure these people that I'll do my darnedest to give information to the police and keep it out of the papers. What's happened here won't get any farther than this room—through me."

"You're hired, Jerry Boyne." Gilbert slapped me on the back affectionately. After all, he hadn't changed so much in his four years over there; I began to see more than traces of the enthusiastic youngster to whom I used to spin detective yarns in the grill at the St. Francis or on the rocks by the Cliff House. "Sure, we'll keep it out of the papers. Suits me. I'd rather not pose as the fool soon parted from his money."

The remark was apropos; Knapp had feverishly beckoned the lawyer over to a little side desk; they were down at it, the light snapped on, writing, trying to frame up an agreement that would hold water. One by one the others went and looked on nervously as they worked. By the time they'd finished something everybody'd seen it but Worth; and when it was finally put in his hands all he seemed to notice was the one point of the time they'd set for payment.

"It'll be quite some stunt to get the amount together by ten o'clock Monday," he said slowly. "There are securities to be converted——"

He paused, and looked up on a queer hush.

"Securities?" croaked Dykeman. "To be converted? Oh!"

"Yes"—in some surprise. "Or would the bank prefer to have them turned over in their present form?"

Again a strained moment, broken by Whipple's nervous "Maybe that would be better"; and a quickly suppressed chuckle from Cummings.

The agreement was in duplicate. It gave Worth Gilbert complete ownership of a described sole-leather suitcase and its listed contents and, as he had demanded, it bound him to nothing save the payment. Cummings said frankly that the transaction was illegal from end to end and that any assurance as to the bank's ceasing to pursue Clayte would amount to compounding a felony. Yet we all signed solemnly, the lawyer and I as witnesses. A financier's idea of indecency is something about money which hasn't formerly been done. The directors got sorer and sorer as Worth Gilbert's cheerfulness increased.

(Continued on Page 108)

WE, U. S. & CO.—By Edward G. Lowry

HIRING

IN MY plastic youth I was exposed to the standard literary endurance tests for the young, and so quite naturally I recapture the conservative attitude that commended itself to the judicious Rollo.

"Well, Rollo," said Dorothy, "shall I tell you a true story or one that is not true?"

"I think, on the whole, Dorothy, I would rather have it true."

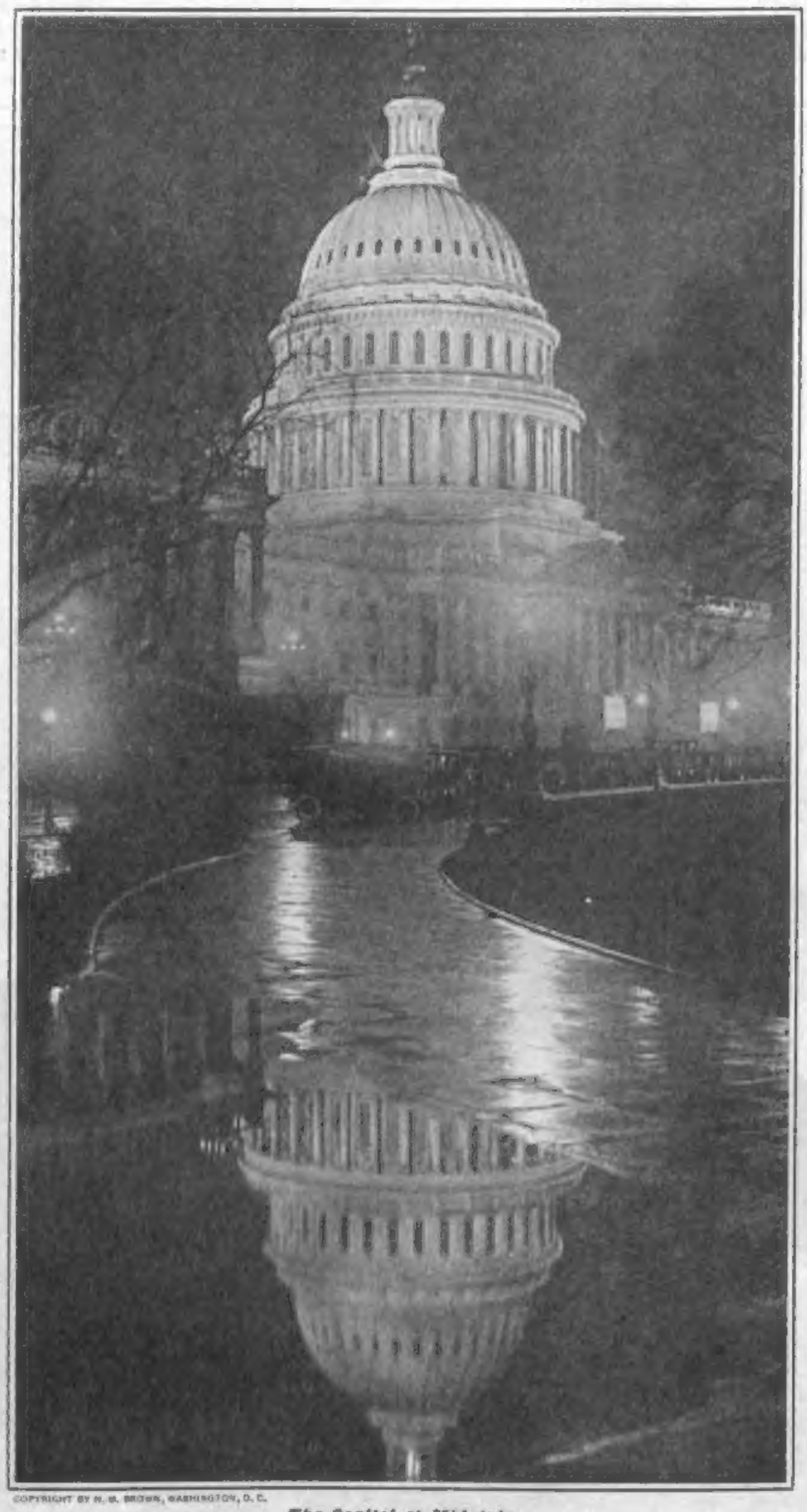
Very well, then, without further preface or introduction, I plunge into the tale I have to tell. I do not attempt to amuse or entertain you. It is an unadorned recital. I have done my job when I tell the story clearly and simply and plainly. Here is the plot, or scenario, of the piece which concerns you intimately and directly.

One person out of every sixty-eight in this country old enough to earn a living is working for the Government. This does not take into account the hundreds of thousands in the Army and Navy. It means civil employees only. An estimate made by the Census Bureau in anticipation of the findings of the Fourteenth General Census places the number of residents in the continental United States ten years of age or over who are engaged in gainful occupations—that means working for a living—at about 47,000,000. The national civil service employed on July 31, 1920, approximately 691,116 workers. That is one in 159 of the entire population or one in sixty-eight of the working population. The rest of us are the employers. We pay all these people who work for us. It costs a pretty penny.

Every man, woman and child in this country contributes an average of fifty-three dollars in taxes to the support of the national Government. Actually it is nearer fifty-four than fifty-three dollars, but I am taking the smaller sum for the sake of the round number. That is, the average family of five persons pays $265 a year out of its earnings to the Federal Government alone, in addition to what is paid for state, county and city taxes. The estimated average yearly income of a family of five is something more than $700. But before any of that $700 is spent $265 must be turned over to the general Government to run the business of the United States.

What Is a Billion?

OF COURSE every person does not pay exactly fifty-three dollars. A great many pay more and some pay less; but those who pay the most try to take it out of those who pay the least by increasing the prices of what they have to sell, or for services rendered or work performed, so that it averages out at fifty-three dollars. Some pay more than their share, others pay less. This is called an incident of taxation. The whole point is that we all pay; that we pay now more than we ever paid before; and there is no present prospect of our paying less for some years.



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The Capitol at Midnight

In this way we have all paid for our share in the World War. The net cost of that enterprise to date has been $24,010,000,000, or, including our loans to foreign governments, which have not been repaid, $33,455,000,000. These are official Treasury figures. Do not let your eyes run over them lightly. Thirty-three billion four hundred fifty-five million dollars is an almost incomprehensible sum. "There's gold in them hills, boys," as the old prospector in the play put it. The cost of running the national Government is now around $5,000,000,000 a year. The experts say that for the next two or three years the cost of the Government will not descend below about $4,000,000,000 a year.

I want you clearly to understand the immensity, the magnitude, the overwhelming size of such sums. We chatter about billions nowadays without in the least knowing what is a billion. Let me try to bring it home to you. It is now, roughly speaking, 1920 years since the birth of Christ. We do not know precisely and accurately at what hour and on what day Christ was born. But under the Gregorian calendar, according to which we now reckon time, we have a record of the days since January first of the Year One, Anno Domini. From the beginning of the Year One to January 1, 1921, there elapsed about 701,267 days, or, to reduce it further, 16,830,408 hours, which being reduced again means 1,009,824,480 minutes.

I will ask you to remember that the whole history of the modern world from the first second of the Year One to the last second of the year 1920 has been compressed into 1,009,824,480 minutes. Now let us suppose that with the permission of the Roman authorities the United States had established a disbursing officer at Jerusalem on the first day of the Year One with instructions to pay out five dollars a minute day and night, Sundays and holidays included, right down through the centuries to New Year's Day this year. Suppose he had been given $5,686,005,706 to start him on his long spell of spending. That is the precise sum that it cost to run this Government in 1920. On the morning of January 1, 1921, this mythical disbursing officer, giving away money at the rate of five dollars a minute, would have spent only $5,049,122,400, and would still be one of the richest men in the world, for he would have left on hand $636,883,306 of the original sum. Paying out at the rate of five dollars a minute for more than 1900 years, he would not have kept pace with the cost of upkeep of this Government for the one single year 1920.

Suppose this imaginary government spender had been authorized to pay out at the rate of twenty-three dollars a minute through the centuries. He would have not finished, on January 1, 1921, paying for our share of the cost of the World War by some $784,036,960. He would have that much left over after paying out $23,225,963,040. He would have been paying out nearly forty cents every second the clock ticked for more than nineteen centuries without being able to discharge our share of the World War cost.

The Taxpayer's Only Friend

YOU can see for yourself that that sort of thing can't go on forever. It couldn't have kept up as it has if this country did not have such incredible resources and an industrious population. If we must find the money to pay taxes in one year a sum that exceeds a disbursal at the rate of five dollars a minute for more than nineteen centuries, we are eating up our resources at a dangerous pace. Though it is common to acquire wealth easily and without working, only one method has ever been devised to produce it. It must be worked for. Somebody sweats for and works for all the wealth that is represented by the money we are spending. It may be you. Certainly it is all of us together. I quite agree with the senator who cried out the other day, "The Treasury of the United States needs friends now if it ever did!"

The taxpayer is next of kin to the Treasury. At any rate he is the first person notified when the Treasury needs money, and he always has to dig down into his jeans for whatever is needed. Taxpaying, even more than charity, begins at home. The boy's best friend is his mother, but the taxpayer's only friend is himself. The only thing that can be done for him is to disclose as vividly as possible how much his Government is costing and let him decide what he will do about it. It all comes down to this: The more money the Government spends through defective organization or extravagance the less you have to spend or save.

So much for the cost of the national business we support. We are all minority stockholders. The concern has no other source of revenue than our contributions. It doesn't make any money. It isn't organized to make money. In times like these, when almost everybody feels that he gets too little for what he sells and has to pay too much for what he buys, it seems to me the least we can do is to take an active and intelligent interest in this great common enterprise of ours and make sure that it is well organized; that it doesn't waste or spend extravagantly; that the employees are paid an adequate wage and have proper working conditions; that their morale is kept high and their enthusiasm in our interest unabated; in fine, that as a business it shall be conducted as efficiently and economically and on as modern scientific principles as any large private business.

Is it?

Just now a belated effort is under way to find out some of the facts about government business and government employment and make a report to all us shareholders. Congress passed just before Christmas and sent to the President for approval a resolution providing for the appointment of a committee "to be known as the Joint Committee on Reorganization, to consist of three members of the Senate and three members of the House of Representatives, to make a survey of the administrative services of the Government for the purpose of securing all pertinent facts concerning their powers and duties, their distribution among the several executive departments and the overlapping and duplication of authority."

In reporting the resolution from the Judiciary Committee to the House the members were told:

"It is a matter of common knowledge that millions of dollars are wasted by the Government by the almost

endless duplication of activities. There has been no fundamental change in the administrative activities since the organization was devised by Alexander Hamilton, and the result is that activities entirely out of harmony with the functions of departments have grown with the passing years until the Government of the United States has become not only the biggest business in the world but the world's worst-managed business.

"The purpose of the resolution is to ascertain so far as possible the extent of the overlapping and duplication of activities, with the view that numerous commissions and bureaus may be eliminated and a great saving effected in the governmental expenditures. The committee feels that no more constructive legislation is possible under existing conditions than the legislation proposed by the resolution. With the present condition of the nation's finances and the burdens the people suffer because of excessive taxation, any legislative measure looking to real economy should commend itself to the sympathetic attention of the House, and we feel that the passage of this resolution and the work of the committee which will be done under its authority will result in the saving of millions annually."

It can be predicted flatly and with considerable assurance that nothing will come of this proposed voyage of discovery unless we, the shareholders in the enterprise, maintain an active, lively, sustained interest in it. One thing is always true of the House of Representatives—it is representative. If we breathe warmly upon it it glows. If we are indifferent it becomes cold. It is just as true in any private enterprise. If you aren't interested and neglect your store, office or factory, your hired men will reflect your attitude.

Helen H. Gardener Taking the Oath of Office as Civil Service Commissioner. Secretary and Mrs. Daniels are Standing at the Left. Above—Recruiting Station of Civil Service Commission at an Exhibition of Office Appliances in New York City During the War

Some Fruitless Inquiries

THIS isn't the first time that a plan has been set in motion to find out something about how the Government's business is conducted.

The earliest inquiry into the administrative methods of the executive departments was made by the Cockrell Commission in 1887. Six years later, in 1893, a joint commission, of which Representative Dockery was chairman, was appointed to examine the status of the laws organizing the departments. President Roosevelt in 1905 named an interdepartmental committee, of which C. H. Keep, Assistant Secretary of the Treasury, was chairman, to consider department methods. President Taft, in turn, in 1910, named a commission on economy and efficiency, of which Frederick Cleveland was chairman, to acquire a knowledge of the conditions in the government establishments with a view to making reforms.

Broadly and generally speaking, nothing came of these enterprises. You and I—commonly and vaguely known as the public—were not interested, and neither was Congress. That ended it.

New Light

BUT just now, at this moment, we have the best chance we ever had to find out about our common business and how to improve it and lessen its cost to us. The burden of supporting it is heavier than ever before. Now all that follows of this long recital is a detached and dispassionate survey of some of the processes of government that make it costly and cumbersome. I have accepted an opportunity to let the people in the Government tell you about it. It is the inside story of how the national business is run.

For more than a year I have been scrutinizing the business of government and making report to the other stockholders through the columns of this journal. I have not been concerned with the Government as a political institution, but solely as a business organization in which we are all shareholders. I and others have pointed out defects in the mechanism and personnel, and have ventured to say that though the Government was far and away the greatest and largest business in the United States, it lacked much of being one of the best managed. These inquiries and reports made by persons outside the government service have evoked discussion both inside and outside the serried ranks of government employees.

In a letter printed in THE SATURDAY EVENING POST last October the United States Civil Service Commission asked that space be given to an expression of its views. This was supplemented by a personal visit and a further oral request. This series of articles is a result of that visit and that request. I am merely acting as a transmitter. What I have written in the past year has been from one on the outside looking in. In what is set down here I am the medium of the views of those on the inside looking out.

This is in effect and substance a sort of autobiographic description of the business of the United States Government and its personnel. I have kept away from

(Continued on Page 141)

Government Dormitories for 3000 Women Employees. Washington Union Station in Background

SELLING MISS MINERVA

By Earl Derr Biggers

ILLUSTRATED BY ERNEST FUHR

BILLY ANDERSON was an automobile salesman. He had a method all his own. It was much the same method the ancient minstrels must have used in peddling poetry. It involved little mention of differential, transmission and other grimy points about a car. Instead it was all mixed up with the everlasting stars, the pounding surf, the misty mountain tops. Romance adapted to business, Anderson called it.

His environment, being Southern California, helped a lot. The climate played a gentle accompaniment to his fervid story. There is something in the air of that wonderful state, no doubt of it—a mild, soothing influence that makes poets of retired wholesale grocers. Hard-boiled widowers from Iowa farms come out to spend a pleasant winter—and not a cent more than they can help. They end by marrying again at the age of seventy—and hang the expense!

Anderson foraged up and down and in and out of the big tourist hotels, interviewing prospects. The psychology of salesmanship was his middle name. He sized each prospect up. Nine out of ten, having shut their roll-top desks far to the east, were ripe for the romance talk. That was the talk they got.

On a warm and sunny morning late in January, Billy Anderson sat on the veranda of the Maryland Hotel, in Pasadena, opposite Mr. Henry G. Firkins, of Boston. Mr. Firkins was rumored to be a prospect. He looked like a good one.

"Now, if I was trying to sell you a Requa car in your home town back East," Billy was saying, "I'd probably use another method. But this—this is California, and buying a car in California is different from buying one anywhere else. Do you know what the difference is?"

"Well, it's a long haul," said Mr. Firkins. "I suppose I'd have to pay more freight."

"No, no!" protested Billy. "It's not a question of freight. It's a question of—romance."

"Romance?"

"You've said it! Romance! Mr. Firkins, what man or woman in this workaday world is too worn with care and worry not to be able on occasion to succumb to its thrill—its glamour?"

"I don't know. Name one."

"I can't! And let me tell you, you don't have to open the covers of a magazine to meet up with it—not for a minute. There's plenty of romance everywhere, even in the everyday business of selling automobiles. Provided, of course, you look for it."

"What I Mean is, How Would It Look—Carved in Stone—a Good Many Years From Now, of Course—Eloise, Beloved Wife of Billy Anderson?"

"Son," said Mr. Firkins, "I don't get you."

"What I mean is this," smiled Billy Anderson: "When I sell a man a Requa car out here in California, I sell him not merely a perfect piece of mechanism; I sell him revel and all the romance that goes with it. I sell him thousands of miles of smooth California roads; the roar of angry surf on the rocks below Monterey; the cool, silent depths of Topanga Cañon; the crumbling, eloquent walls of San Juan Capistrano. I sell him the hush of a great redwood forest; desert valleys green with alfalfa fields; the sharp airs and vast panoramas of Sierra summits. Do you get me now?"

"I think I do," admitted Mr. Firkins.

"I want to show it to you, with all its allure and invitation," Billy warmed up. "I want to create a picture, not of a wonderful piece of mechanism but of all the ownership of that piece of mechanism will procure for you out here in God's country."

He stopped, for Mr. Firkins was staring at him coldly, appraisingly. Could he have made a mistake in his man? On rare occasions that happened. Certainly there was little answering gleam in the Firkins eye. Billy Anderson started in on another tack—regretfully. His was never the soul of a mechanic.

"Of course, I don't want you to think I'm neglecting the other side of it," he said. "From a mechanical standpoint, the Requa is a masterpiece. I'm sort of taking it for granted you know that."

"I ought to know it," answered Mr. Firkins surprisingly. "I've had the Boston agency for the Requa the past fifteen years, and I sell it in a number of small Massachusetts towns as well."

Billy Anderson deflated rapidly.

"I didn't know that," he said limply. "It makes me look rather foolish. We'll be glad to fix you up with a car while you're out here. Can I make a date for you with the boss? And I'm sorry if I've wasted your time."

He stood up.

"Wait a minute," Mr. Firkins said. "Sit down. You haven't wasted anybody's time. Tell me, how long have you been handing people out the line of talk that you just gave me?"

"Oh, about three years."

"Does it work?"

"Nearly always. Women have a lot to say about the selection of the family car—and that talk gets them. The men I go up against are here to relax—to have a good time—yes, I generally hook them too. There was only one man in the state of California sold more Requas than I did last year," he added proudly.

"U'm!" Mr. Firkins frowned. "You admit, then, that it's pretty easy?"

"Like selling candy to an infant."

"Yes? Well, we never get anywhere in this world along the easy route. Aren't you about ready to tackle something more difficult?"

"You mean ——"

"From what part of the States do you come?"

"I'm going to surprise you," laughed Billy Anderson. "I was born right here in Pasadena, twenty-three years ago. Yes, sir—a native son. Examine me closely. You may never meet another."

"Ever been East?"

"Yes; but I didn't like it."

"What part of the East did you visit?"

"Denver," said Billy Anderson seriously. Mr. Firkins smiled.

"How would you like to come to Boston and work for me?" he asked.

"Boston!" repeated Billy Anderson. "I get a shiver down my spine. And I see snow—big piles of it."

"You're psychic," said Firkins. "I admit the snow. But I'll make it worth your while. And a young man like you ought to strike out and see the world."

"I've felt that way at times," Billy admitted. "I did try Honolulu. Easy, too—selling cars. But not so easy to get them over after you've sold them. The steamship company has a nasty habit of leaving your consignment on the San Francisco pier."

"Nothing like that in Boston," suggested Mr. Firkins.

"I know—but quite aside from the climate, isn't Boston a bit chilly? I mean, wouldn't my wild, free manner sort of scare 'em to death?"

"That," smiled Mr. Firkins, "is exactly my idea. We're too conservative out there. I want to get things stirring, bring in new blood."

"You want me to jazz up the Boston trade?"

"You've—er—said it," Firkins replied. "I'll be going back in about six weeks—suppose you go with me. I don't know what you're getting here, but I'll start you at five thousand. What do you say?"

"It has an appealing sound to it," Billy admitted. "And I am in a rut here, I know. Yes, I'll take you."

"Good! Give us a trial at any rate. If you don't like it—well, California will still be standing."

"'Till the sands of the desert grow cold'—and then some!"

Six weeks later Billy Anderson called on Mr. Firkins for his final instructions. He was full of enthusiasm for the task that lay ahead. Mr. Firkins announced that he was returning by way of Canada, but that he wanted Billy to go East by the direct route.

"My boy," he said rather sheepishly, "I'm going to start in by playing a mean trick on you."

"Yes? Go ahead."

"There's only one of my agencies that has never made good. Before you come to Boston I'm going to ask you to stop off there and try your hand for a few months. Did you ever hear of Stonefield, Massachusetts?"

"Never! What sort of a place is it?"

"It's a city in the Berkshire Hills, and it's two sorts of a place: On one side of the main street, a hustling factory town; and on the other, a group of ancient Brahmans still

fighting the Civil War. Anything modern they regard as a slap in the face. They still ride about in carriages drawn by an almost extinct creature called the horse."

"I don't believe it," said Billy. "Not in this day and age."

"You will believe it—when you see Stonefield. It's the toughest job in your line in America. I'm ashamed of myself, but I'm going to ask you to tackle it. The leader of the codfish aristocracy is an old friend of mine—Miss Minerva Bluebottle. I believe she came to Massachusetts on the Mayflower—or it may have been her great-grandparents."

"You want me to sell Miss Bluebottle on the Requa?"

"I want you to try it. The rest of them follow her like sheep. Get her into one of our cars, and you'll sell forty more. But—don't be optimistic. I don't believe it can be done."

"Oh, I don't know."

"I do. And here's a tip. Don't be too generous with large talk about California."

"Why not?" Mr. Anderson was thunderstruck.

"Because, though there are many places where a California booster doesn't make much of a hit, I don't know of any spot where his talk will fall flatter than in the Berkshires of Massachusetts. The people there don't do any vulgar boasting, of course; but they happen to know that God spent the whole seven days making their corner of the world—and left the rest of the job to novices."

"Someone ought to tell 'em different," suggested Mr. Anderson.

"They're pretty deaf," smiled Firkins. "I'll give you a letter to Miss Minerva. If you can sell her you're the wonder of the age."

"I'll sell her," announced Billy firmly.

"I wonder," mused Mr. Firkins. "It'll be worth watching anyhow. Out here you're regarded as irresistible. I know myself that Minerva Bluebottle is immovable. When an irresistible force meets an immovable body, what happens then?"

"The cross," smiled Billy Anderson, "will mark the spot where the immovable body once stood."

II

BILLY ANDERSON landed in Stonefield early one April morning. April—in California! A riot of blossom and bloom, with the warm sun beaming down. But April here, in this grim Eastern state! Sad, dirty piles of snow along the curb, and a wind that cut like a cruel word sweeping down from the hills. Billy shivered, and searched his heart for the gay confidence that had been his when he left Pacific shores. Had he been reporting his analysis he would have been forced to write, "Confidence—no trace."

He had a sort of breakfast at the leading hotel. The fried eggs were stone cold. What is more depressing than a cold fried egg? Billy went out and found what seemed to be the main residential street. A mild little citizen was approaching.

When they were opposite each other, "Say, listen!" cried Billy.

This is the usual form of address in the genial West. But as far as the mild little man was concerned, it might as well have been a bomb. He jumped violently, and nearly lost his eyeglasses. Billy Anderson was conscious of something wrong.

"I beg your pardon," he said, remembering that form of interruption from stories he had read about the effete East. "I'm looking for the house of Miss Minerva Bluebottle."

"Ah—ah—that's it—directly across," said the citizen.

He hurried on. He was flustered all day. He had been spoken to by a strange man!

Billy Anderson looked at the house on the other side of the street. He saw a stern, forbidding type of domicile, left over from another day. It was painted a serviceable but ugly dark brown. Billy crossed the street and accosted a tall, lean Yankee who was sweeping the front walk.

"Work for Miss Bluebottle?" he asked the man pleasantly, offering a cigar.

"Yes," said the sweeper, suspicious of everything, cigar included.

"What's your name? What do you do?"

"Name's Carleton Webster. Been with Miss Minerva over forty years. Tend furnace in the winter and drive her carriage in the summer. Say, what you doing—taking the census?"

"No," laughed Billy. "I've just dropped in from California—to sell Miss Bluebottle an automobile."

Something flitted across Carleton Webster's sallow, jaundiced face. It must have been meant for a smile.

"Make it an aër-e-o-plane," he said. "Just as much chance."

"A tough baby, eh?" Billy inquired.

"W-what?"

"I say—she's hard to sell?"

"I don't know what you mean," said Mr. Webster. "But I kin tell you, she hates all these newfangled inventions like pizen."

"Well—of course, the automobile's pretty recent. Hasn't really proved itself, I imagine. Look here—no reason why you and I shouldn't be friends. Buy yourself a box of cigars like the one I just slipped you." He handed Carleton a ten-dollar bill.

"No," said Carleton, shrinking back. "I can't take it. It wouldn't be right. An' besides, Miss Minerva is peeking out round the parlor curtain."

Billy Anderson looked. The curtain fell angrily into place, and in another moment the front door opened. A tall woman, dressed in black, with a fine white coiffure, stepped out on the porch. She walked like a West Point cadet, only straighter. At the edge of the porch she paused and sniffed the air through thin, aristocratic nostrils. It was evidently just the air she had expected—the clear, clean air of the Berkshires, eminently satisfactory and correct. It had her approval, what more could it want?

"Carleton," she said in a crisp, cool tone, "come and look at the dining-room fire. It is smoking again."

"Yes, ma'am," answered Carleton, and hurried up the walk.

Once more Miss Bluebottle sniffed. Was it possible that some foreign substance was contaminating the good Berkshire air? Undoubtedly, for a strange young man stood on the sidewalk. She did not give the young man a look, but her whole attitude, as she poised there, accused her servant of an imperfect sweeping of the walk. The young man should have been gathered up with little old last year's leaves.

Billy Anderson stared for one frightened, apprehensive second. His heart sank.

"Massachusetts—there she stands!" he muttered, and turned to find his office as local representative of the Requa car. Later that morning he wrote the first of his letters to Miss Minerva Bluebottle.

Miss Minerva found that letter by her plate the next morning when she sat down to breakfast beside the cozy fire in her dining room. She had entered the room in quite a lively frame of mind, and had even smiled a greeting at her niece, Eloise, who was already at the table. Eloise was the only daughter of the one improvident Bluebottle, who had long ago squandered his substance in riotous Boston and passed to the great beyond. For ten years, in Miss Minerva's household Eloise had played the part of charity child. She was a tall girl, with wistful, appealing eyes and beautiful hair. She might have been very pretty, but Miss Minerva had long ago talked her out of it.

"Only one letter ——"

Miss Bluebottle took it up. The name of the Requa Automobile Company on the envelope brought a frost into her steel-gray eyes. With her lips one firm, straight

(Continued on Page 97)

"I'm Not Surprised to See You," Snapped the Old Lady. "Been Following Me, No Doubt, Waiting for That Axle to Break"

CARETAKERS WITHIN

By Christine Jope Slade

ILLUSTRATED BY LESLIE L. BENSON

HE PAUSED going upstairs—he paused in a blond bar of January sunshine framing ten billions of boarding-house microbes volplaning on dust. He leaned his head against the side of the door and laughed noiselessly, and the dust whirligigged backward, blown by the breath of his nostrils. When he'd got his laughter well under he knocked.

Instantly the door flew open and a fierce young face that was the home of tears and smears, both new, violent and undisguised, said, "What the devul now?"

The tall young man and the impassioned young fury surveyed each other.

"I heard you," volunteered the young man.

"Anybody can hear me!" rejoined the lady hectically. "Any angle body can hear me!"

"If Mrs. Broux does there'll be trouble."

"Who cares? Her money she will nevaire get from me. I depart into the outer world Monday morning—wuff! Just like that! Wuff—and I am gone!"

She waved two energetic, stick-like arms at him—she was a tabloid version of the artistic temperament tied up in a home-dyed orange kimono.

"Is your concert off?" probed the tranquil young man.

"Off! Is it off? *Mon Dieu, quelle question!* It is the popgrams! Herod? I understand him this afternoon! I am inside his brain!"

Her little face grew pink and became convulsed like an angry baby's.

"All you extremely silly English—you laugh in your stomachs—so—and cry in your heart. But I—I am natural! I cry how I will and when I will—I cry all over my face!"

"What has a pogrom and Herod to do with your concert this evening?"

"I have no frock—no single frock at all! I have ordered one—a little most stupid frock from a little most stupid man in a behind street. It was to come to-night. I get anxieties. I ring up the little most stupid man. I hear nothing. I go round. A fat woman who lives above the shop tells me my little most stupid man is a man of great piety. There had been a procession to protest against popgrams."

"Oh, pogroms!"

"*Ach*, it is the same! He has gone! He fast! He go to synagogue! He walk in procession! He forgets my frock! For him my frock dies! The fat woman does not know his private address. She cannot get into his shop—he takes the key. *Voilà!*"

"Can't you borrow?"

"I know not a single anybody!"

"Buy one?"

"I have one pound left—no more in the world. It is now five o'clock—and all English are stock size! That is why London is so full of cushions. It is the fourteen inches they cuts off the hem of every customer who is not stock size—they make the cushions out of them. I have lost my big chance!"

"You haven't a thing?"

"Zis or a coat and skirt—all wrong. It is the end, I tell you! Wuff! And to-morrow Madame Broux puts me on the pavement."

"Were you to get paid for this concert?"

"A guinea—that is all; but it has possibilities. Big artists are to give their services—critics will be there. They permit me one piece, me and my violin, because I am French, and it is for the French ill, and Monsieur Rogier introduce me. If I do not go they will not miss me. It is I who will miss me. It is an affair of society. The ladies of the French legation will have to attend. *Ah, je vous dis*, it is my chance to disappear—my career who ends here."

"Your Frock Was Charming," Said a Languid Voice. "Your Playing Delightful; But You Should Have Played Something They Recognize"

Calmly he contemplated her.

"What time is the concert?"

"Eight."

"You're not superstitious about green?"

"What miserable idiocy is this we chat together?"

"I will make you a frock," he submitted levelly. "I'm afraid it will have to be green; but it ought to suit you—you've got the greenest eyes I ever saw."

"You will make me a frock? You?"

"All the big dress designers are men. They always have been. I've studied in France and New York. I started at A in order that I might climb to Z. I'm still A-ing. Don't look so astonished, mademoiselle; it takes a man to foist a fashion on the world. Women aren't impersonal enough. They always choose the thing that suits themselves. It's the line that counts. I think I understand line. We've certainly got to get that green stuff out of pawn. It's a most topping color—like icy water. It'll make your eyes look like jade."

She put two fingers above her ears and wagged them at him, a little droll figure in her orange kimono, indescribably pixyish.

"Bogy—bogy! Everyone speaks of my green eyes! You are jealous—you are spiteful—you have the eyes green."

"I suppose you haven't anything to pawn?"

"Pop?"

He nodded, twinkling down at her drolly.

"I ought to get that green stuff at once."

"I have a pair of old paste diamond shoe buckles. They gave me three pounds for them at a pop once."

"Excellent! Will you get them?"

He heard her fumbling; he heard her humming under her breath. She thrust them into his hands

"*Voilà!*" She was triumphant. "Oh, Mister Dressmaker Man, you are of a splendor! *Vous avez* the inspiration!"

The laughter flashed in her cool green eyes like sunlight in the depths of a cave.

"Hurry!" she commanded. "*Dépêchez vous, pour l'amour de Dieu!*"

"You like it?"

"Mademoiselle—I am an artist."

"It is what I think also."

They stood in the deserted dining room of the beastly Kennington boarding house—unglazed linen tablecloths and bottles of tomato sauce; pickle jars with the mustard congested round the neck like powdered gamboge; dark blue bowls of dark gray sugar; and the paper peace flags still stuck in the red-and-gold Chinese vases on the marble mantelpiece.

Everything was drab and ordinary, shabby and mundane.

She was like a futurist picture in a mid-Victorian atmosphere, crudely, tinglingly, irritatingly vital and virile—even a little exotic, sheathed in her pale, strange gown.

"It is an adorable creation, monsieur!"

He bowed, a shabby young man in a shabby suit, with eyes full of laughing gratification.

"It is a dream solidified, mademoiselle."

Her bobbed hair, short and black and curly, curiously electric like the rest of her, seemed to stir with her excited laughter.

"I'll carry your violin case to the tube."

"I alone carry it. It is a Strad. It was the violin of my father. But you come. You come to the concert and hear my play in the frock of your splendid imaginings. And when the woman in the green room ask how did I come by so splendid a model—ah, I shall talk!"

She thrust herself into her gray ulster.

"I insist. It is our hour. I shall ask you to have the graciousness to accept a ticket from me. Even now I should be biting something with rage but for you."

"You won't forget the pin part of your dress," he cautioned.

She took her violin. Her green eyes laughed up at him out of her excited white face.

"When they clap I shall remember they are not all stranger claps. I shall listen for the friend clap I could not have had the hope of a few hours ago."

"Two derelicts," he mused, staring down at her. "Life's damn funny."

"Very damn funny," agreed the lady cheerfully.

They clapped her on again. Their gloved hands beating decorously together made a sound like the hoofs of a galloping herd, plunk-plunk, slowly and leisurely up a long road.

Face screwed, eyes snapping, Zoë Robert waited for the encore. It did not come.

A lady upholstered in orange velvet took the stage and sang that it was only a tiny garden.

Slowly Zoë relaxed. She had been neither a success nor a failure. She had the feeling of the adolescent when

Christmas is over, an overpowering consciousness of dreams vilified or of having been completely taken in. Her little effort had been a nothing among nothings, an item among items, a little amateur affair playing under the broad banner of charity and permitted in that guise.

Two large tears brimmed in her green eyes, trembled on the wide fringe of her eyelashes for a minute, then overflowed.

A storm of wild applause broke out, and the orange velvet bowed like a squeezed fruit.

"Your frock was charming," said a languid voice. "Your playing delightful; but you should have played something they recognize. The Englishman only really knows one tune, and that's because he takes his hat off."

Suspecting humor, Zoë's green eyes slued round. The lady was as languid as her voice. Mouse-colored draperies clung to her, moonstones circled her fluffy gray hair.

"By and by I am going to tell them in a high soprano that I would like to feel pale hands crushing out life, whereas if a hair gets on my throat I get the shivers. You ought to do big things, but you're out of practice."

"How can one in a boarding house, when the lady on my head has arthritis and the lady under my feet writes cooking notes for a paper all day?"

The lady stirred long pale hands on which pearls gleamed mistily. She vaguely suggested something that had lain on ice or in cool water for a long time in a state of pale and perfect preservation.

"It is difficult," she ceded.

"It is impossible," crisped Zoe

"Have you ever been psycho-analyzed?" asked the lady of the moonstones and the pearls suddenly.

"Vaccinated?" said Zoë. "It did not take," she added inconsequently.

The light gray eyes of the lady rested upon her thoughtfully.

"I wonder what your repressed desire is?" she mused.

Like a flash of lightning Zoë rasped back: "To play and play until I bust; to have no one knock and tell me it is a boarding house and I distress the cooking notes or the arthritis; to get on top of the mountain and play and play until my arm is but a great ache."

A warm light lit behind the coolness of her eyes. Her fierce little red mouth trembled.

"It doesn't seem exactly repressed," said the lady.

A minute later Zoë heard her singing very sweetly in a high voice, sexless as a choir boy's, that she would rather have hands round her throat crushing out life than waving her farewell. The audience greeted this sentiment rapturously. To her fell the applause Zoë would have given her soul for.

Very quietly she came and sat down beside her again. There was no color, no animation in her face and voice.

"They like high notes," she submitted tranquilly. "It's like the thunder in the emotional dramas—it keys them up. So you haven't anywhere to practice?"

While other people played or sang she talked to Zoë in her charming, emotionless voice of her ambition and aims, watching her with her pale, peaceful eyes—they were like mirrored water or dark, starless skies. She left her to sing again, and a tall girl dropped into her seat.

"I loved your playing, and I adore your frock," she said. "I simply adore your frock. You don't mind, do you?"

"I rather adore it myself," said Zoe

She was slim and *svelte*, a stripling of a girl, fair and fine and delicately raimented as a princess. There were little eager flickers in her eyes as they ran over the green dress.

"I adore frocks," she said. "I'd like to dress like Pauline Frederick. You don't mind my talking to you, do you? I suppose you absolutely couldn't give me your dressmaker's address?"

Zoë's queer eyes narrowed.

"We-ll," hesitated she.

Money sang, from the marcelled head to the silver-brocade shoes—much, much money.

"We-ll"—she thought rapidly—"I don't know whether I ought to tell you."

"Oh, please!" pleaded the daughter of Midas, instantly asparkle and aglow. "Are you connected with the press?"

"It's confidential," droned Zoë, watching her out of drooped lids. "Only it so funny is you should have speaked of Pauline Frederick."

The tall young thing snuggled nearer. It was a gauche schoolgirl movement reminiscent of dormitory confidences.

"I'm going to be perfectly candid," she said. "I probably shan't ever see you again, so it doesn't matter. Father is Leicester—and—the boots. I am going to stay with a lady of title. I want to get away from boots—and Leicester. I want to marry someone really pucka. I'm not unusual, but I want to look it. Father doesn't mind what I spend. I want fussing up. I don't know where I go wrong, but I know the minute I get out of a shirt blouse I am wrong I should adore to be dressed by the maker of your frock."

"*Mon Dieu!*" said Zoë.

"He dresses Pauline Frederick?" probed the princess of footwear.

Zoe could almost watch her own brain thinking—little thoughts that flashed and died like lightning; playing round the sleek head of a man who could barely afford to get his hair cut, the one friendly clap.

"As a matter of fact," hesitated Zoë "oh, it is so queer you should have spoked of Pauline Frederick."

"He does design her frocks?"

"We-ll ——"

"His address?"

"He is of great exclusiveness. I do not know whether he would receive your commissions—he is so busy, so busy! *C'est extraordinaire!* You submit your address to me and I will submit it to him—then he will submit a letter to you."

Her doubt, the hesitation in her clear green eyes, the speculative puckering of her small pink mouth—the *nouveau riche* wilted a little.

"You couldn't give me his address so's I can go and see him? It's exactly what I've been looking for. I tried Bonheur B., but he merely made me look French boots he didn't eradicate the boots. He has expressed you, hasn't he? I mean, he has!" She paused, appraising the green gown. "Just his name?"

That brought Zoë Robert up against the fact that she didn't know it. He had only occupied the attic bedroom for a week, and she hadn't bothered to find out. She laughed with a sudden flash of white teeth.

"Give me your address," she said, "and I'll find out."

"You will persuade him?"

"I'll do my best."

Again she laughed. Somewhere among the audience he listened and watched, supperless among the well fed, holes in his soles, unconscious of the chance that had encountered him through Zoë. When the show was over he would come to the stage door in his unspeakably threadbare coat and wait for her—and probably the lass from Leicester, dreaming of creations, would ask him to call her car.

"Life's damn funny!" she said.

"It's just what you make it," breezed the boot manufacturer's daughter. "I can't stand Leicester. They buy their pictures according to size, and buy asparagus in December so's they can use the tongs. I don't want to be somebody, but I want to look somebody. Men don't ask to get introduced to you for what you are, but for what you look. I shall go round with this lady of title, and I don't want to go back to Leicester after. It's more or less my chance—I've other sisters all waiting to grow up."

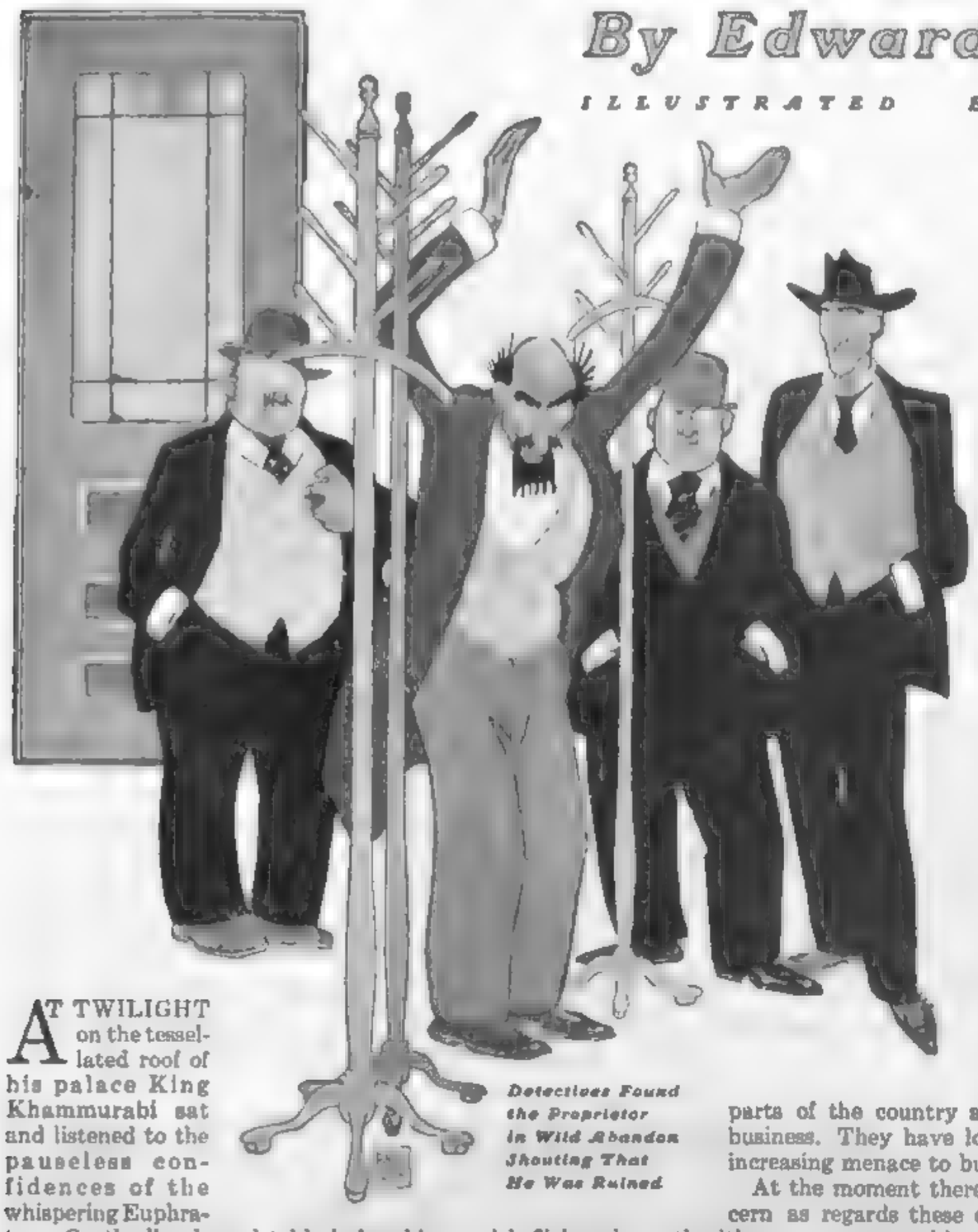
(Continued on Page 85)

"It's Adorable! Oh, Mr. Warwick, if You Would Design Me Just One Frock! Make Me Look Like Something They'll All Want to Take in to Dinner"

PROFIT IN LOSS

By Edward H. Smith

ILLUSTRATED BY : RAY ROHN



Detectives Found the Proprietor in Wild Abandon Shouting That He Was Ruined

AT TWILIGHT on the tessellated roof of his palace King Khammurabi sat and listened to the pauseless confidences of the whispering Euphrates. On the lion-legged table before him a wick flickered in a bowl of oil from the wells of Chaldea. Behind him an Ecbatanan slave brandished a palm frond at the insects of the opulent southern evening. A boatman of Erech sang as he moored his kufa. Sheep bleated plaintively over their nightly drink of the waters at Babylon.

The aged king heard and did not hear. His attention was fast upon a slab of moist clay before him on the table, and his lean hands moved spasmodically left and right, indenting syllabic characters with a sharpened reed made of a swamp rush. Finishing, he blotted his work with a sprinkle of delicate dust. He drew the fluctuant lamp toward him and let his eye survey what he had written—a detail of the earliest code of laws known to mankind.

The Toll of Bankruptcy Sharpers

CURIOUSLY, and yet naturally enough, these statutes, codified about 2250 B. C., dealt, among other things, with debt and insolvency, or what we term bankruptcy. The Babylon of Khammurabi was then not only the first military power of the world, but already a great commercial empire. Its traders and their caravans penetrated to the Mediterranean and the farthest limits of Susiana and Elam, and the traveler escorting valuable stores of goods was then safer than is the merchant in Mesopotamia to-day. Where there was trade there were credit, debt, insolvency. With these things the wise great king dealt in imposing detail. Moreover, he legislated with more humanity and vision than did the Romans two thousand years after his clay had rejoined the fecundated desert that had been his empire.

Khammurabi's laws on debt combined sufficient severity in the interest of the creditor with decent lenity for the debtor, the principles which still underlie all practicable insolvency statutes. But the Babylonian acts were written to hold and punish with primitive severity the dishonest or fraudulent debtor, and it is here they touch hands with the present theme. Apparently the insolvency crook was known to Babylon forty-two hundred years ago. Certainly he is with us every modern day.

In a normal year, according to the figures of the commercial statistical agencies, there are about fifteen hundred criminal bankruptcies in the United States. There are, in addition, hundreds of other crimes and misdeeds connected with bankruptcy which do not creep into these records. The most conservative authorities estimate that sixty million dollars is lost to manufacturers, jobbers and dealers in the average year through the machinations of bankruptcy sharpers. Seven or eight per cent of all failures in this country are listed as fraudulent. Only three other factors in business misadventure can compare to fraud as causes of failure and loss.

Some of these facts may be known to most business men. What is not familiar is the fact that there are, scattered about the country, hundreds of men organized to profit by losses—men who turn failure into gain and batten on commercial disaster. There are regular gangs for the commission of bankruptcy fraud. There are professional rings which entrap creditors, ruin debtors and spoil estates. These organizations practice in all parts of the country and among many types of business. They have long been recognized as an increasing menace to business done on credit.

At the moment there is reason for special concern as regards these criminal activities. Many authorities see an approaching end to the unprecedented prosperity which followed the war. The monthly bankruptcy figures show that failures have already begun to mount in number, after having reached the lowest level in our history last year. Within a year or two, all authorities agree, we are likely to see a return to the usual proportions of bankruptcy, and with enough bad management we may establish high records.

When a country is so magnificently opulent as ours has been for three years the very crooks and marauders of business find it more profitable to deal honestly. The quick and easy money which always lures them is readily got by direct merchandising. But once this cream is skimmed and business goes back to normal the criminal deserts the narrow and goes into the broad path. Bankruptcies will continue to increase in volume and number—and the crooks will ride with the tide.

Every man who sells at wholesale on credit is concerned in this problem; and the strangest part of it is that, though business has suffered from insolvency sharpers for hundreds of years, our business men are strangely ignorant of the subject and peculiarly open to attack.

Again, it is worthy of remark that there is no single recognized authority having ample knowledge of all the branches of the subject. One man knows what may be known of preventive measures; another is an eminent detector and tracer of frauds; another may be a foremost prosecutor and expert in bankruptcy laws; still another is a leading statistical authority, and yet another a historical pundit.

But the subject is so broad and so ramified that the facts, figures, insights given herein, the tales of fraud and detection, the crimes and adventures, have had to be gathered from a number of sources. Much will be found here that is practical information for the man in business, but much, too, that is romance.

Every experienced man is familiar with some phase of bankruptcy criminality. He knows some yarn, some detail. Sit down with any of the numerous experts and he will soon enough bring out the tale which illuminates his peculiar facet. For instance, some years ago there was in New York a dealer who had a second-rate shop with a first-rate front in one of the side streets, and carried an extensive line of goods. His credit, which had been worked up in the course of two years, was good enough. He was reputed to be doing a lucrative business. His family displayed the signs of prosperity.

This dealer's shop was in one of those off streets of the all-night district of the metropolis which are quiet and dark after midnight. The policeman who stood on the corner a hundred and fifty yards away found his job somnolent enough in the wee watches. An occasional reeling celebrant tottering homeward or a belated woman of the night skulking away in the shadows was all that intruded on his lordly solitude. One night, however, adventure stalked his way. He was unaware of it, as men too frequently are. He did not discover the thrilling fact until roll call the next afternoon.

The dealer had been robbed. While the discomfited policeman had stood slumbering in his shoes a band of unterrified marauders had bored a hole in the door with an auger, lifted his latch and entered. Departing, they had borne with them about fifty thousand dollars' worth of furs and clothing.

Detectives, summoned to the place by the hysterical complaints of the proprietor, found him in the middle of his gutted store waving his arms in wild abandon and shouting that he was ruined. There could be little doubt of this last. Not five hundred dollars' worth of salable stock remained on the shelves.

The Common Methods of Fraud

THE detectives began their investigation. They found that the door had been drilled and badly broken, as though force had been employed to overcome a second lock. Pieces of wood which had been parts of the door lay strewn on the floor. The customary footprints were to be seen, and a wagon track led away in the snow. The thing had all the earmarks of the genuine robbery, and the officers refused to call it anything else in spite of the warnings of certain excited creditors who came on the run.

There was nothing to be done. The creditors hurried to throw the merchant into bankruptcy, for he complained that the robbery left him without resources. All he had was in his shop. There was a dribble of cash in the bank and what other resources the creditors could glimpse. So he became an involuntary bankrupt. His creditors' attorney was skeptical by experience, and asked the detectives to make further investigations. They reported once more that the job looked genuine, and added that they suspected Jim Brown and John Doe, who were known to have penchants for burglary.

The case moved rapidly. The creditors saw that a receivership would lick up the slender resources which remained. They had practically decided to accept about five cents on the dollar when something happened.

A young process server, sent to impose a summons, found the bankrupt absent from his shop, and went exploring to satisfy his curiosity. The boards from the broken door still lay on the floor where the robbers had left them. Idly the young fellow picked up the piece that had been bored through. He fitted it back into place and dropped it again after a glance. He ran to a telephone and summoned his employer. The attorney arrived after some delay and the board was put back into place. The fly in the bankrupt's ointment was apparent. The door had been drilled from the inside, and the broken splinters always left at the point of exit by an auger were toward the street.

The bankrupt encountered insuperable difficulties in explaining this little discrepancy to a jury, and was declared entitled to a vacation of two years in the charming region of Ossining, where Sing Sing looks out upon the placidities of historic Tappan Zee.

Here is illustrated one of the three commonest methods by which merchants commit bankruptcy frauds. Mr. Robert P. Levis, a New York bankruptcy lawyer, tells me that concealment of goods or assets and the creation and payment of false debts are the other usual procedures. Concealment is, according to Mr. Levis' very wide experience in the prosecution of such cases, much less common than either of the others, and the favorite method seems to be the creation of the fictitious debts. Of these matters presently.

Meantime, before any real comprehension of bankruptcy and its abuse can be had, it is necessary to go into the history of this fascinating legal institution.

Debt and insolvency are, to be sure, as old as commerce. Khammurabi knew them, and knew, too, the fraudulent debtor. But bankruptcy, which needs to be clearly distinguished, is a comparatively modern development in the law of debtor and creditor. Its Latin derivation, from *banca*—counter—and *rupia*—broken—easily gives the impression of Roman origin. The institution was, however, unknown until about the time of Henry VIII, in

whose reign the first English bankruptcy statute was written.

In ancient times the whole tendency in insolvency cases was toward severity, often amounting to downright savagery. It is well to understand that in antique communities the question of debtor-creditor laws involved the struggle between upper and lower classes. It stands before the modern eye as a primitive episode in the struggle between the forces now termed capital and labor. In all ancient lands the classes which had, insisted on very stringent laws against those which had not and came a-borrowing. Since all the older civilizations were chiefly based on caste, the fellow who had to borrow had little to say, and the lender ruled the trend of the legal enactments.

Thus under the code of Khammurabi the debtor's person stood good for his debt. He could be seized in case of nonpayment and enslaved by his creditor until he might work out the amount of his debt. However, a debtor's wife, child or slave could take his place in bondage and stand as hostage or work out the debt. A creditor was not permitted to seize the grain of his debtor, and the debt was declared forfeited if he made the attempt. Neither could he seize the working ox of his debtor. In case of crop failure payment was automatically postponed for a year without interest—the rates of which were then very high, often amounting to half the principal for a single year. The hostage, or mancipium, of a debtor could be held only three years if the hostage happened to be the debtor's wife or child. If the hostage died of natural causes while in the service of the creditor there was no claim against the latter. But if—and here lies the great difference between Khammurabi and his Roman imitators two thousand years later—the hostage died through cruelty or abuse the creditor had to give son for son, daughter for daughter and pay for a slave. Neither could a creditor sell a pledged slave girl if she had borne her owner a child.

In Rome, under the republic, debtors were thrown into prison and put to irons and tortures for failure to pay. They were seized and enslaved by their betters, subjected to physical punishments and reduction to menial rank, whatever their former positions. Under the law of the Twelve Tables, some authorities hold, the patrician creditor was allowed to kill his debtor, and there is the probability if not the certainty that the bodies of debtors were on certain occasions divided among the creditors. Just what nourishment the creditor got out of this, beyond balm for his vengeful feelings, is difficult to understand.

These harsh laws caused half the turmoils and revolts under the republic, for the poor plebeians were always in want through the countless wars and occasional crop failures, and they had no way of avoiding starvation save resort to the patrician class for loans, which often fell due at the hardest times and so threw the borrowers into prison, torture and slavery.

Early Bankruptcy Laws

FINALLY, in 326 B. C., according to Livy, a creditor most flagrantly mistreated a young nexus who had surrendered himself to redeem the unsatisfied debt of his decedent father. The plebeians broke into immediate revolt, and the overthrow of the republic was prevented only by the passage of the Poetilian Law, the earliest recorded statute moving toward humane treatment for debtors in Europe. According to this law, the torture, the fetters and the enslavement were denied to creditors. Unpaid debt had thereafter to be satisfied in more humane ways.

Nor was the idea that postdue debt could only be paid by the enslavement of the borrower limited to Rome. The Greeks, Jews, Scandinavians and early Germans all had similar rules, and the custom did not pass wholly out of human or European usage until late in the Middle Ages.

All this is still far reaches behind the first institution of bankruptcy, which is essentially an arrangement for the relief of the debtor from obligations which he obviously cannot meet. The trend toward this legal attitude may be glimpsed. After slavery was abolished as a punishment for defaulting debtors, the prison was substituted, though without the fetter and torture of earlier days. But in all feudal times the imprisonment of underlings was bitterly opposed by the lords and the landowners. The lords wanted their serfs free for service in their interminable wars, and the landowners wanted them free to till the soil.

But feudalism gradually declined, and commercialism took its place. When the man of commerce came into power the fellow who didn't pay his debt went to jail. A year or two in durance, or restraint until relatives got together and paid the debt, was the customary pound of flesh under Tudor times. Then the same commercial spirit which had insisted on sending delinquent debtors to jail saw its error and decided to keep them free. After all, what a creditor wants is his money. He cares little or nothing about punishing the owing one. Tudor creditors saw that some debtors were evading payments they were well able to make, and going to jail for short terms in lieu of being honest, thereby making their fortunes. This had to be stopped short off, and so in 1542 Henry VIII saw the first actual bankruptcy laws written.

The acts of 1542 were purely creditors' acts. They provided for the release of the debtor from impossible obligations, but the rules covering this were hopelessly severe. The real purpose of the acts was to give authority for inquiries into the condition of the debtor and to empower the Lord Chancellor and others to seize his estates and those of certain relatives.

All bankruptcies were involuntary. In fact, in Europe the voluntary bankrupt was considered guilty of fraud until most recent times. The institution of voluntary resort to insolvency courts appears to have originated in America. Since its first legalization by the Act of Congress in 1841 it has been a matter of the most acrimonious contention. To-day most European countries, including England, recognize and permit voluntary bankruptcy, though in most Continental countries the privilege is restricted to traders. Most modern authorities feel that it is a vital part of the law, and that its benefits are much greater than its evils. These latter may best be seen from the story of Rufus Baker.

Toward the end of January a few years ago Mr. Baker came up from his home in the South and presented himself to his creditors in several Northern trade centers. Mr. Baker was president of the Blank Mercantile Company, of Blankville, a firm not old but of good standing, to judge by the goods it got on credit. Baker came on no unusual errand. Business in the holidays had been bad, mistakes had been made, credit had been extended to the wrong people. In fact, the Blank Mercantile Company was about to go to the wall.

Bankruptcy proceedings and receiverships were expensive, Mr. Baker urged. It would be better to agree on what is termed a composition settlement—a voluntary agreement of the creditors to take an offered percentage in payment of all claims and absolve the debtor. If the creditors felt lenient, in view of the unfortunate conditions, Baker believed his concern might scrape together twenty-five cents on the dollar. Otherwise there would certainly be smaller portions to allot.

It happened that the credit men to whom Baker resorted were acquainted with the composition-settlement fraud, and they refused to listen. He thereupon raised his offer to thirty cents on the dollar. This having met with a similar refusal, he hurried back to Blankville and went voluntarily into bankruptcy. Had he been an honest man and his creditors in error, nothing could have served public policy better than this right to go bankrupt of his own will. But here the story is otherwise.

An investigator was sent to Blankville to make inquiries, and he began to discover things. First of all, Blankville was in a small Southern district which was at that time notorious among well-informed credit men and insurance men. There are such districts in various parts of the country—little business plague spots where there appears to be a conspiracy among local business men and officials to mulct and defraud creditors in the large centers and to batten by means of close collusion among the local people. Things had become so notorious in the Blankville neighborhood that fire-insurance companies had for some time been flatly refusing risks on mercantile properties.

This was only the first and most general of the investigator's discoveries. He found also that Baker's partner in the Blank Mercantile Company was Old Henry Blake, at the mention of whose name most people raised their brows.

It was discovered that Baker had been twice a bankrupt, while his elder partner had been through two fires and seven bankruptcies, five of them voluntary. No more suspicion worthy record appeared possible.

The investigator continued his fruitful inquiries. This was made possible mainly through an oversight of the local conspirators. They had failed to put one of their tools into control as receiver for the Blank Mercantile Company. The man who had been appointed proved to be honest and experienced. With his guidance the investigator soon disclosed that the bankrupts had thirty-five thousand dollars in bank, and not nineteen hundred dollars, as by their statement. It was immediately suspected that both goods and money were being concealed. Quiet inquiries were made at the freight station and among draymen, and an astonishing bit of adventure was uncovered.

Just before Christmas Blankville had seen a great gathering of the Blake and Baker families for a holiday reunion. Miss Jessie Blake had come from New York, where she was a school-teacher. Mrs. Sarah Baker had come from Pensacola, Truman Baker and his wife from Raleigh, and others from various towns and cities near and distant. They had all and sundry arrived in town quite modestly equipped with baggage, now that the station agent was asked to think back. Yes, the girl from New York had only a thin suitcase when she came, and some of the others had mere small hand bags. And what had they gone home with?

At this point a great and painful light broke in upon the investigator. Cousin Jessie had departed with three huge Saratoga trunks, Aunt Sarah with four, Uncle Truman and his wife with five or six, and others in proportion. Also, a number of big crates had been shipped to another relative in Florida.

With Goods and Money Concealed

THE startled officer hurried back and began to study the schedules filed by the bankrupt concern. He found just what he expected. The Blank Mercantile Company listed among its outlays about twenty-five thousand dollars in cash paid to the same list of relatives. This appeared on books as money borrowed of these obliging kinsmen and kinswomen at earlier stages in the career of the concern, and repaid them on dates suspiciously hard upon the bankruptcy. So the bankrupts were both concealing goods and representing the payment of fictitious debts to relatives.

Finally, it developed that Old Henry Blake owned much realty in the town—but it was all in his wife's name.

In such communities as Blankville the presence of an alien detective never passes without comment. He is received with something of the same cordiality and interest accorded an internal-revenue officer in the moonshine country. The hero of this adventure had been watched and followed since the day of his arrival, and he could never have remained so long in the town save for his own experience and caution and the aid of the honest receiver.

On this afternoon things had come to a climax. The investigator knew it, and so did the crooked merchants. The former went back to his hotel room, weary but

(Continued on Page 59)

"Let Old Henry Alone and Go Home, My Friend, and it'll be Worth Six Thousand to You," Said the Stranger at Last

THE HERITAGE

By Viola Brothers Shore

ILLUSTRATED BY ERNEST FUHR

THE speedster, a dark gray one with blue trimmings, nibbled its way in and out of the Sunday-afternoon procession of automobiles down Lafayette Street. The driver, his blue eyes intent on the shifting stream of cars ahead, was conscious of the presence of the girl beside him simply because he knew she was there. The girl, slim, dark-skinned, blue-suited, was, as always, more acutely conscious of the boy. Her gray eyes, vivid, black-lashed, continually traveled with a thrill of pleasure from his clean-cut profile with the line of honey-colored hair showing beneath the rough brown hat to his broad-shouldered frame incased in a brown overcoat, the last word in English cut and cloth, and in every fiber of her being she was conscious of him; conscious that he was handsome, strong, well-born and engaged to marry her—Miriam Heller, whose parents for years had stood behind the counter of the little stationery store where the children of the Monroe Street Public School went to buy their pads and pencils and lickrish shoe laces and marshmella doll babies. That is, he was going to marry her after he had won over his mother, who had been a De Lacey-Scovil and was not going to be easily won over to the idea of a Jewish daughter-in-law.

"You Don't Understand, Uncle Philip. We Both Agreed to Keep Our Engagement Secret"

Not that Miriam was Jewish any more. Not since the time when, at the death of her mother, she had left the little old private house wedged between two tenements, the top floor of which had been the Heller home, and come to live in the spacious, white-stone, four-story residence of her uncle, Dr. Philip Broadstream, in the best section of Brooklyn, overlooking the park.

There was little in the new life to remind her of the old. All the tendencies, on the contrary, were to help her to forget; and she meant to forget. Mimi had not chosen to be born a Jew. She did not believe in the Jewish faith. So she did not see why, since it all meant nothing to her, she should go through life bearing the handicap of being a Jew; for it was a handicap, undeniably, she felt. Her cousins, Agatha and Bridgie Broadstream, with whom she had talked it over, agreed with her; and she knew that her Aunt Irene would have agreed with her too; and, too, she knew that her Uncle Philip would not.

For Dr. Philip Broadstream, though he had changed his name from Breitenbach, had never relinquished his identity as a Jew. That change, the price of Irene Langdon's consent to marry him, had been merely a translation involving no change of faith. The doctor was a silent, reserved man, appearing only at meals—when his work did not interfere—his brown eyes behind rimless spectacles seeming perpetually to disapprove of something; but of what, Mimi had never been quite sure. And when she first came to live with them, Mimi had shared with his daughters a palpable desire to avoid him whenever possible. But within the last three years, because of his illness or her own growth into womanhood, she had succeeded in penetrating that reserve which in the bosom of his family always enshrouded him, seeing him as his patients saw him—warm, sympathetic, quizzically humorous. And a delightful comradeship had sprung up between them, until she wondered why, as a youngster, she had stood so terribly in awe of him; how, as a youngster, she had come so readily to join the family league against him.

When she was sixteen years old Clifford Van Buskirk, or Van, as he was known in the football heavens where he was a rapidly ascending star, all unwittingly usurped the stellar rôle in the dreams of Mimi Heller. Night after night her dark head with the two heavy, unruly braids would sink into her pillow full of thoughts of the blond young athlete, and she would drift into slumber on vague, delicious dreams of him, her bright gray eyes beneath the heavy black fringe of lash luminous with his image. At that time his picture, torn from the newspapers, adorned the dressers of half the season's crop of subdebs. But long after all the other frames had disgorged his image to enshrine the likenesses of newer heroes—or mere fiancés—the silver frame on Mimi's gray enameled dresser still contained a badly faded picture of Clifford Van Buskirk in football togs.

It was while he was in a captain's uniform and she was helping at a canteen that Mimi met him for the first time; and a swift, cloudless courtship blossomed rapidly into an engagement—a secret one, of course, because of his mother. There had been other girls in Van's life; there had even been a sort of understanding with Virginia Dresser, his mother's godchild; but nothing like this. Mimi's gray eyes, slightly rimmed with black and heavily black fringed, constantly changing with the constant change of her moods, always expressive, always provocative, affected him differently than did any eyes he had ever seen. And the vivid contrast of her coloring—red lips against pale dark skin, crystal-clear gray eyes against black lashes and straight black brows—struck him with a pleasurable sense of novelty every time he looked at her. She had a striking figure too—small and slender, yet roundly developed, graceful, yet full of sturdy health. Wherever he took her she was a high light—beautiful, vivacious, talented. She combined all the best qualities of all the best girls he had ever known—good looks, brains, poise, character, charm—and still had some of her own left over, which is only another way of saying that he was very much in love with her. And some day, when his Uncle Ray would come across with a living wage and his mother outgrow her narrow-minded objections, he was going to marry her, though a full year had already passed and the thing had not come an inch nearer to fulfillment.

The car slowed down as they reached Brooklyn.

"Gee whiz, Mim," the boy inquired reproachfully, "do you have to go home? Let's go up the road."

She regretfully shook her little dark fluffy head beneath the bright orange turban which called odd tawny lights into her gray eyes and contrasted vividly with the clear pale olive of her skin.

"Everyone's gone for the day, and I can't bear to think of Uncle Philip home alone all Sunday."

"I wish you couldn't bear to think of me home all Sunday night——"

"Why don't you come in and have tea with uncle and me?"

He shook his head decisively.

"You know he can't stand me."

"Nonsense, dear. You just imagine it. He seems that way to everybody who doesn't know him."

"Well, let everybody come back for more of it if they like. But excuse me! Anyway, my old lady asked me to try to be home. She has company."

"Who?"

"Dressers."

"Oh—Virginia?" asked Miriam a trifle constrainedly, and was silent the rest of the way. As he stopped before her door, "I hope," she remarked a little self-consciously, "you have a pleasant evening."

"Thanks. I hope you do too. I suppose your friend Mr. Rosenstein'll be there?"

"You mean David? His name is Goldberg. No. What makes you think he'll be here?"

"He usually is."

"Well, he comes to see Uncle Philip."

"Yes, so I noticed."

"What do you mean?"

"Oh, nothing. I'm blind, of course."

With a toss of her head she slipped her key into the lock and went in. How like a man to conjure up a hypothetical affair between herself and David! Why, Van seemed actually jealous of David—David, of all people! Now she, Mimi, wasn't jealous of Virginia Dresser. Only, of course, she didn't like to think of her there at the Van Buskirk table where she, Mimi, had never been invited—smiled upon by Van's mother in the way she, Mimi, so longed to be smiled upon.

Inside the door she paused and sighed. What an ending for a wonderful day! It was so seldom she and Van had even the shadows of misunderstandings between them! She would telephone him later in the evening. For a second she almost regretted having come home. Her uncle did not expect it of her. For the last year of his illness he had been alone most of the time, and he never seemed to mind it. And perhaps David had come, making her own sacrifice needless. David was a Russian, a distant cousin of the doctor's. He had a ready laugh and a slow, comfortable smile; and though at thirty he had achieved a remarkable success, he had none of the irritating assurance of the self-made young man. He possessed, on the contrary, a somewhat courtly deference which sat well on his big, heavy-shouldered frame and made him much liked among the older women.

Mimi, listening for his voice, heard nothing except her own light footfall up the carpeted stairs, and she felt deepening that curious clutch at her heart that she always felt of late when she stepped inside the house. Perhaps her uncle was—but she put the thought resolutely away

from her. She would find him as always, seated before the window, apparently the same, reading or dreaming. As she passed his door she heard his voice call her, and the tension lifted. Thank God, he was all right! She opened the door softly and looked in.

"I did not expect you home on such a beautiful day. Are you alone?"

"Yes, I'm alone."

"Good! I want to speak to you. I have been thinking about you."

She went upstairs to her own room to take off her coat and hat. She stopped before her mirror to run a comb through the dark, unruly fluff of her hair. About what would Uncle Philip want to speak to her except Van? For some time she had been making elaborate conversational detours when alone with her uncle to avoid his name. But now she was sure it had come, and it was bound to be trying. Slowly and with a sinking sensation she went down to the sick man's room

A pang shot through her as she noticed how very thin he was growing, his tall frame more and more stooped at the shoulders. His grizzled beard, which of late he had allowed to grow over his cheeks, no longer concealed the hollows that were daily eating into their contour. Nor did his spectacles hide the inroads which long illness and potent medicines had made on the clearness of his eyes, where white and brown now blurred faintly.

She pulled up the cushioned foot piece of his reclining chair and, snuggling against his feet, smiled up into his face. When Miriam smiled new lights broke into her bright gray eyes, a row of very even teeth shot out a sudden gleam of white between red lips and a wholly unexpected dimple rippled into her smooth, pointed little chin. But for once her smile woke no echo, and with a deepening sense of foreboding she asked "Where's David?" thinking that would please him.

"He's coming later, I believe."

"David is fine, isn't he?" she continued, hoping to avert the topic she dreaded.

"I'm afraid," he answered musingly, stroking her dark hair with his wasted, yellowing hand—"I'm afraid you don't quite realize how fine ——"

A thin coating of ice spread itself over her.

"Miriam, it is of David I wished to speak—of David and you."

The back of her throat contracted, and she sat there helplessly while he went on, every word causing a distaste in her like a spiritual nausea.

"You have much in common, you and David. I have watched you both. And he is fond of you. He spoke to me some time ago, asking me to wait until things happened of their own accord. But I was afraid to wait any longer. Miriam, it is my one wish to see you married to David."

At that she roused herself.

"No, no!" she cried, her voice jangling unfamiliarly. "No, no, Uncle Philip—I—I couldn't!" She cleared her throat, but the jangling continued: "I simply couldn't! I'm sorry, but I just—couldn't—ever!"

Her voice broke off jerkily, leaving the room heavy with an oppressive silence which he broke gently:

"'Ever' is a big word, my darling. What makes you think you couldn't—ever?"

"Because I—I don't care for him that way."

"But ——"

"No—no"—her voice dropped suddenly—"I—I—there's somebody else."

His hand on her head relaxed suddenly.

"You mean—Van Buskirk?" he asked at length. She nodded. "I was afraid ——" he murmured, and shook his head from side to side. Then he sat up sharply, and some of his old decision of manner came back to him. "You must forget him, Miriam. It will never do."

She did not know what to say.

"Uncle Philip," she cried finally, "you don't understand! We—we love each other. We're going to be married."

"Married? You mean you are engaged?"

She nodded eagerly.

"Then how is it," he asked sternly, "I have never been told? How is it he has never spoken to me?"

"He—we—they don't do it that way," she explained respectfully.

"No"—his voice was harsh with bitterness—"and I do not care for long secret engagements without parental supervision. They permit a man to take the best years of a young girl's life and spend them in the most trying intimacy—until he has robbed her of her bloom—and all the while he is free to toss her aside for someone else. I know that way. I have seen much of it—too much of it," he added grimly—"in my office."

A hot flush of mingled shame and anger swept over her.

"You don't understand, Uncle Philip," she replied with dignity. "We both agreed to keep our engagement secret."

"Why?" he thundered. "Why?"

"Well, we—we're not ready to get married yet."

"Who isn't ready—you? Why aren't you ready?"

"Well, no—not me. But he—he isn't ——"

"Hah!" The monosyllable burned through her skin. "And when does he intend to be ready—the young lord—to marry my Miriam?"

Her gray eyes black with anger, she flung her answer at him:

"He's not in a position to. Three years in the Army didn't advance him very far in business. And besides"—she caught her red lower lip beneath a square white upper tooth—"well, there's his mother."

"What's the matter with his mother?" he demanded, and answered for her: "His mother doesn't want you—isn't that it?—because you're a Jew!"

Her tight-lipped silence offered no contradiction.

"I wouldn't marry into a family that didn't want me!" he told her scornfully.

"I'm not marrying the family!" she responded hotly, her eyes still dark. "I'm marrying Clifford!"

"It looks that way," he retorted, and for the first time in her life she hated him. "No, Miriam, if you were not marrying the family you would be Mrs. Van Buskirk already—or at least the future Mrs. Van Buskirk."

"I am—I am the future Mrs. Van Buskirk."

"In whose eyes, except your own? How can you be so blind? You are Miriam Heller—no more, no less. And if five years from now he has failed to win his mother's consent—or tired of you—you will still be Miriam Heller. I dare say he has been careful to see to that."

She was about to answer angrily, but he glanced down at her ringless finger with so much meaning that she snatched it away with a sudden shamed self-consciousness. And now she tried deliberately to shut her mind against what he was saying. She did not want to hear.

"If you love him and he wants to marry you, let him come to me like a man and tell me so. If it is a question of money, you will not have to wait until I am dead for yours. You can have it now. Only he must come to me openly—like a man. This secret business I forbid. Do you hear?"

(Continued on Page 42)

"Don't Stop Me Every Time I Try to Say Anything Nice to You. I Never Would Have Believed Anyone Could be So Wonderful as You Have Been"

BEFORE THE CATACLYSM

By Princess Cantacuzène, Countess Spéransky, née Grant

WHEN the disorders had been calmed in St. Petersburg and elsewhere, and the iron discipline of Trépoff as dictator was relaxed, a new order of things established itself. It brought a notable change in the government, on the landowners' estates and to the peasants' homes; at least this was so in our provinces, south of Kieff, where I saw events develop. The Grand Duke Nicholas was put in command of the troops in and around St. Petersburg; and though he stood for discipline, and maintained it among the troops, together with order in the city, he was also just and generous, a Russian among Russians, and understood his charge and responsibility. He lived up to his duties with the same calm and intelligent grasp of the subject which he showed later as commander in chief. He expressed confidence and showed it always.

The Persian Costume Dance in St. Petersburg During the 1914 Carnival. The Two Central Figures in Tableau Were the Grand Duchess Victoria, Wife of the Grand Duke Kyrll, and the Grand Duke Boris. Princess Cantacuzene is Seated in the First Row, One Removed From the Extreme Right

Unused to his ways, the secret police suffered a long-drawn-out agony in their efforts to guard him They annoyed him extremely by their ceremony, and finally I was told the grand duke made a bargain with them. He said on his side he would give up all pleasures—not go to the theaters, or operas, or his club—but whenever his duties took him on inspection tours, or to Tsarskoe Selo to report to the Sovereign, or elsewhere for his work, they—the police—on their side should not pester him with their warnings, advice, care and attention. If they could guard him without his knowing it, they might have that pleasure. I fancy after that the secret police were led a life of it by the fearless and energetic grand duke, though he did give up his club and his evening engagements for a time; but he did work all day, and they were always tracing or trying to trace his movements.

Popular Cabinet Ministers

I KNOW once he had come in to pay me a call at teatime and about half an hour after his departure police headquarters rang me up.

"Has the grand duke left your house since long, Your Highness?"

"About half an hour ago," I replied.

"And he did not mention where he was going?"

"No."

"We heard from someone at the palace he was going to you, and we had your street and home guarded, but now he has again escaped our care, and yet we are responsible for his safety, and I don't know where to find him."

The voice sounded desperate; and I inferred the grand personage—for the chief was that in every sense—probably was not momentarily as popular with this harassed official as he was with his troops and the people on the streets.

His splendid figure and eagle's face were becoming a well-known and welcome sight as he moved over the city unostentatiously in an *izvostchik* from the club cab stand, or his own unpretentious sleigh with the beautiful single fast trotter drawing it.

Another figure that was growing popular in St. Petersburg at this time was that of Stolypin. He had been made premier and had been allowed to form a cabinet of men who were largely both liberal and capable.

After the prime minister, the most noticeable personality in this group was Krivaschène's. Newly named minister of agriculture, he possessed powerful intellect and character, knew his business to perfection, and the peasants' psychology as well. Speaking no language but Russian, even in society, this man with rugged and brusque ways made a great hit, and he was soon a much invited and highly honored guest at many a great dinner, where on serious subjects he imposed conversationally, and in frivolous ones he looked on and listened in silent study of society's queer ways. He was a very powerful person, this Krivaschène, with many natural gifts of brain but little culture. A self-made man, reliable, loyal and patriotic, he rapidly won general confidence. He had none of Witte's affectations and was much better liked.

Stolypin also had a nature and a physique which were impressive; very tall and well-bred looking, he did not, however, seem cosmopolitan. Somehow I thought him a little queer in dress, though he was never clumsy, undignified or shy. He was of noble birth and great culture, and knew his nation well. He was extremely interesting on many subjects, especially concerning Russia, and if one could sit and converse quietly with him at the dinner table or elsewhere he had immense charm and magnetism. I do not know of anyone in the Duma or the government who had ever had his reputation for eloquence, though I myself never heard him make a speech. Somehow his type made me think of Lincoln, or what my conception of Lincoln was—and I was always delighted to be at a party with him, because it generally meant a pleasant half hour or more of his company in some corner where he and one or two others would sit apart from the main crowd. He loved music, and when a function was being arranged for the prime minister, usually a good program of music was a part of it.

He had a wife and children, to whom he was devoted, but they were not comparable to him in personality. Every day one heard of this modest man's great accomplishment in work. He linked up the Duma with the government, drawing out the best each held for national development; and though parliament at times gave him disillusions, he attributed the mistakes of that body to its inexperience, and he was never ruffled by any opposition or lack of loyal support.

With Krivaschène's coöperation Stolypin thought out and introduced the land reforms, which were to be tried in a few of our Little Russian provinces and, if found satisfactory, were to be then carried out all over the Russian Empire. Each peasant individually was to own and keep his land, do with it as he pleased, and get the full benefit of the work and the care he put into it. The old system of land being held in common by the villagers and with every portion transferred year by year to different hands for cultivation had produced discouragement, laziness, run-down crops—for the good-for-nothing man did as little as possible, while the sober, hard worker, if he fertilized and plowed deep his part, saw the square he had improved given away in a season, his good grain sold, mixed with the other's bad, and no result to him but his own weariness. With the sense of proprietorship, however, came energy, ambition and pride aroused. In turn these put our people forward so rapidly that within a few years we saw about Bouromka our peasant farmers with three hundred and more acres bought from their own group or from us. Soon owning good machinery and animals, they grew grain as fine as ours, and sold at the same prices.

Stolypin's Unappreciated Service

STOLYPIN never had the Emperor's friendship. I think it was represented to His Majesty that much his prime minister was doing, though conducive to law and order and an increase of prosperity in the realm, was not exactly in line with the old autocratic ideal. Therefore the Sovereign was told he should not too much encourage this man's enthusiasms. Stolypin took such difficulties calmly, and he faced also the various attacks of which he was a victim elsewhere—now and then in the parliament, and sometimes even from his collaborators. Danger lurked for him also at every turn from the assassin. Sipiaguin, Plehve and the Grand Duke Serge had been killed, and unsuccessful attempts had been made on several others. Stolypin's house was blown up, and one of his daughters severely wounded, and another effort was made without the man's temper or nerves being ruffled or his calm service to Emperor and country changed.

It was in Kieff finally that he met his end, through a revolver shot fired into his stomach by a young degenerate paid for the task. Even so, Stolypin remained tranquil and serene during several long days of agony when no hope of recovery could be held out. He sent for his family and quietly prepared for death. The Sovereigns' conduct at that time was looked on with surprise, for beyond a first formal message of sympathy and another final word of condolence no notice was taken by them of his death in

their service. It was said by some the Empress feared to have her husband go either to see Stolypin when ill or to the great man's funeral; others said it was by the request of the secret police the Emperor avoided all this. No one knew, and a bad impression of weakness or lack of appreciation was rather general.

Politically there was an ebb and flow of opinion, but we all felt Russia was moving forward, and that in a few short years the Emperor would give a constitution, or it would be demanded of him by healthy elements in the nation who sanely waited and worked for progress and were not mere degenerates or hasty visionaries. Parties were forming of some substance in the second and third Dumas, and were learning to handle themselves and one another. Russia was growing fast. The occasional step backwards or to the side was resented, but many such occurred, for a strong retrograde group was always ready to stem the tide. Of this party the Empress was supposed generally to be the protectress, and her influence with the Emperor was used in that same direction always. Old Gorymékin was her protégé, and there were others more occult than he who used Her Majesty's prestige to cover their machinations, I believe largely without her knowledge. She chose her companions from the worst people within reach, and deliberately began—by Madame Wiroboff's advice—to get rid of all the decent, self-respecting and loyal people who had been about her person. The Emperor by degrees lived more and more strictly in his family circle, with only two or three people with whom the Empress liked to talk. Even his aides-de-camp and his secretary, and Prince Orloff, who for years had been his friend, comrade and confidant, were being attacked. The struggle was on and was growing more and more marked all down the line at court.

There was criticism and rivalry and much personal bitterness, yet a new hope of evolution or even revolution, a "palace revolution," was often spoken of by those from whom I would never have expected it. It was a new atmosphere altogether.

Our own life had also been changing somewhat. We had made two delightful trips to America, visits long to be remembered for the happy reunions and crowding pleasures. Once we went in 1906, and made a beautiful trip with the lovely aunt and my favorite cousins through the American Far West. We visited also Chicago and Washington, and stayed on quaint old Governor's Island, where my father was in command, saw all the old friends in New York or elsewhere and enjoyed many a country house party. When we returned to Russia we took the children with us, for "the revolution" was over by the beginning of 1907.

The Sagacious Grand Duke

JUST then Cantacuzène was named to the staff of the Grand Duke Nicholas, and a companionship of service began which during seven or eight years was a constant happiness, born of perfect understanding on both sides; a paternal loyal affection on the part of the splendid chief which never failed or even wavered; and an absolute devotion and enthusiastic admiration on my husband's part which was equally reliable and always trusting and appreciative. The commander's success required all these qualities on both sides during times of stress; for the grand duke was strenuous and sincere, and though ready to lay down his life for his kinsman, the Sovereign, he was very anxious, naturally, that the influences around the Empress should not do her husband harm, either in fact or in the public's judgment.

The grand duke, suspicious of the Germans, feared the Kaiser's caresses as much as his enmity for our ruler and country. He was anxious to get fortresses and cannon established on our western frontier, and he pressed preparation, but with little or no effect. He once threw his influence into breaking up the compact which Wilhelm had engineered during the latter's visit to our Emperor's yacht in Finnish waters, and the correspondence that followed, since known as the Willy-Nicky letters. I do not think our chief ever trusted or liked Count Witte. He never said this that I know of, but it was considered a fact, and Mr. Dillon's description of these years when he—Dillon—was Count Witte's confidential aid would seem to prove this theory.

At the time of the Willy-Nicky correspondence the grand duke loyally worked with Witte, and helped the latter to straighten out the political tangle and our Sovereign to regain his foothold. I do not think I ever knew my husband's chief to take part in politics after that. He studiously avoided it, and demanded the same tact from his court; but everyone knew he stood for law, order and liberality, and that he was pro-Russian first and, after that, pro-Ally—never pro-German. Also it was known the Grand Duchess Anastasia, his wife, had been a Slav princess by birth—a Montenegrin—educated in St. Petersburg and thoroughly anti-German. She had been one of the Empress' intimates, only to be suddenly and rather roughly dropped—no one quite found out why, though everyone spent much time guessing.

Three Views of the Emperor's Crimean Estate at Livadia, on the Coast of the Black Sea

In the Diplomatic Circle

IT REQUIRED some tact and discretion to live in our atmosphere with its various currents, but this was less difficult with Russians than elsewhere, as society is simpler and more sincere than among most other peoples, and unless one were particularly clumsy in criticizing, one was allowed to live in peace and think what one pleased.

Through those years I began to feel a great interest in politics, and see a good deal of the diplomats and cabinet members. Mr. Izvolsky, the Minister of Foreign Affairs, and his wife were very sympathetic, and their salon, where I was often, always seemed full of interesting people.

Orloff's palace was growing more and more a political center, too, and everyone went there to get some message through to or from the Emperor, knowing Orloff's unassailable honesty and perfect tact as well as his heart of gold and excellent judgment. Both he and his attractive wife were intimate friends of ours, and I have them to thank for much of my pleasure in Russian life.

There were a number of other houses with wonderful warmth and charm in their hospitable rooms, where conversation was a delight. Everyone was gay at gatherings, whatever his anxieties outside might be. So living in our group was very agreeable during those years. There were a number of very delightful diplomats who took part in our pastimes. Hardinge was the British Ambassador and, with his winning wife, had a host of friends. He was followed by Sir Arthur Nicolson, most popular and astute of suave diplomatists, and a charming companion. A really great American, Mr. Rockhill, before whom the world stood at attention, was admittedly the most important foreigner in St. Petersburg all the time he was there. Another American who made an admirable position for himself was Mr. Meyer. Both men had extremely attractive wives.

The capable and brilliant O'Beirne, one of Russia's best and ablest friends, was part of our inside circle, winning everyone's affection incidental to doing his work well. When years later he was again coming out, on a wartime mission with Lord Kitchener, and was drowned, all St. Petersburg sincerely mourned the charming man, who had served his own country well, yet had been a loyal and firm friend of Russia too.

There were a number of other agreeable diplomats we saw often, but in more formal manner, for our path lay among the ultra-Russian groups, and my husband's service was altogether military. My tastes also inclined me

(Continued on Page 129)

WHITE SHOULDERS

XIII

By George Kibbe Turner

ILLUSTRATED BY CLARENCE F. UNDERWOOD

MRS. FAIRBORN'S speculation, I should have said myself at that time, was never more desperate; in fact it seemed it must almost certainly now be coming to its final collapse. They had, without a question now, come in the first place to the end of the financial shoe string on which they were operating. Their money must be about gone. No matter what bargain this Scarlet Cockatoo, so-called, had made with her hounding, blackmailing dressmaker, there must be from their circumstances a distinct time limit to their operations in the local marriage market.

Not only that, however. Since their setback and defeat on Victory Day their field was very much restricted. The whispering women were still active, and their sibilant suggestions were now more generally accepted among the less suspicious and more susceptible and idealistic men—more so, at least, in matters where women are concerned. The reputation hounds, as Cupid Calvert called them all—generously sharing his own nickname with others—were now all hot on the trail. All the local women—those in Mrs. Tusset's in particular—were busy trying to pick up the back scent of the mysterious suspects—especially since the receipt of the anonymous letter with its suggestion concerning the Pitman murder. And it could be only a question of time when they would get what they were working for; in fact they would doubtless have already done this, I believe and still believe, if it had not been for the women's change of name and the inaccessibility of Dell County from our section.

Fairborn Courthouse may have had postal service; I assume it did have. But probably no more; and it was as yet not even sure—from their viewpoint, I mean—that the trial mentioned in the letter was held there. And so, for the moment, the hunt was suspended, while the Fairborn or Pitman women moved as fast as possible on with their own hunting.

They were fortunate in one respect in both their operations—in their selection of their men. If Gordon, with his exclusive nature and high self-esteem, was inaccessible to gossip and scandal—the last person in the world to hear it—Cole Hawkins was something more. If he learned it he would take sharp satisfaction in denying it and flouting it. It would spur him on in the opposite direction, defying the squawkers, as he profanely called our better local women; and making it a questionable and dangerous operation for any man who might bring him information which did not quite please him.

And he was especially ugly against the social arbiters who took counsel together in the hall at Mrs. Tusset's—"that hen yard, cackling and quacking and hissing together"—with Cupid Calvert, whom he particularly despised.

So the chief actor now concerned with the two women's future could be counted on not only to fly in the face of the best-informed public opinion but, if possible, to run a course directly contrary to it. And this was a factor in the case, I have no doubt, that the women—especially that Mrs. Fairborn—understood long before I did—or before I even realized the temporary hopefulness of her fortune—as she now saw it.

"Do you know what's happening, judge, in that thing?" Belle Davis asked me in the hallway again before dinner.

"No, ma'am."

"It's the screamingest thing that ever came to pass on this earth."

"What is?"

"They're reforming him! White Shoulders and the Cockatoo are breaking Cole Hawkins of drinking."

Two Crazy Young Fools With Happiness Just at Their Finger Tips—for the Grasping—and Both Backing and Refusing and Shying Away

"Fact, judge!" said Cupid Calvert. "I know it. He's cutting out the rude and riotous—all for the sake of White Shoulders!"

"You ought not to allow that," I told him. "You ought to discredit them and drive them out of town somehow first!"

"You'd think, judge," said Julia Blakelock, "to hear you talk, you were defending them."

"I'll say myself," Belle Davis came in, "if they stop him from what he's been doing the past six months—if only from what he's been doing with that machine—that child of hell of his—they'll have done a big kindness to this town."

"If they keep him off the sidewalks and from going home looping the loops round the telephone poles and lamp-posts, we'll have fewer little children to pick out of his front wheels," Cupid contributed.

"He hasn't killed anybody yet, drunk or sober—you've got to admit that," I told him.

"No," he said; "he's a wizard with that thing. You've certainly got to admit that. But you always hate to see a drunk going staggering home late at night—eighty miles an hour. It makes you kind of nervous. It does me."

"He's a menace to the whole community, judge," said Julia Blakelock, "and you know it!"

"He certainly is," I told her, "if half the things they say about him are true."

For what they said about him those last few months was aplenty—since he came back home, with his chagrin and disappointment and—I sometimes thought—his shame for not getting into the war; and his fool boy's hunger to show off—what he might have done if he'd been there!

"War," old Sam Barsam used to say, "is just nothing but the king of games—that's all. It's nothing but a-playing against death—like most games that a boy of spirit wants to show he can do—breaking the worst colt or climbing the cliff or swimming the river. You don't fight the enemy so much in war as you fight death. There's your real enemy—to cheat and flout and slip away from, thumbing your nose. You're fighting death—the same old boy's game—in war. That's what always makes it so popular with boys," he claimed.

It was that, I assume, that Cole Hawkins set out to do in the stunts they claimed he tried with that great motor car of his—especially when he had been drinking—setting his brakes and whirling on slippery streets; skidding round the corners, grazing niggers' wagons with his fenders, scaring them hollering crazy; running up banks and into yards. For he could handle the thing to the fraction of an inch. It was an instrument of precision in his hands.

If he couldn't loop the loop and show them spinning nose dives in the air, anyhow he could still show what he thought of death—on wheels—and what he might have done if they'd ever once let him loose on the Germans—and incidentally the skill they might have had at their service if they'd had sense enough to keep him, in spite of his damaged leg, and sent him out in an aëroplane to take Berlin single-handed.

One of the most amusing things they told about him was about his handling of the so-called road hogs—a thing which to my mind showed a lot about him, in more than one way. He had a special grudge against that kind of cattle—always seemed to hear about them and store his mind with them, some way—about every fat and insolent fellow with a heavy car that crowded a poor farmer in his so-called flivver off the road. And when he was a little drunk he would go out looking for them. That was his amusement—to wipe off their brand-new, shiny mud guards from them with that old battered heavy child of hell. He was the terror of half the fat underbred drivers of cars, these so-called road hogs, in the county. It was the talk of the section—the neatness and dispatch with which he did his work on them. So much so that there was quite a change in road manners in our vicinity. For these folks not only hated to be banged up by him on the road but they hated still worse to come into court and be laughed out again, with what he and his lawyers always seemed to know about them and could prove up from other people.

"I've seen him myself," Cupid Calvert claimed, "going home at night when he was as drunk as a boiled owl, go up and wipe off a nice, new, shiny mud guard, as handy as you'd pick up your napkin from the table."

"But now there's no more of that. He's got company for his night riding," said Julia Blakelock.

That was how they were known now—the two—at Mrs. Tusset's—as The Night Riders. For by this time they were out continually evenings—tearing round the country in that child of hell, roaring down country roads like a scared thunderstorm.

"Well, anyhow, if she can do that—keep him straight at night—I'll say this," said Belle Davis—"she's done a big thing. And if she reforms him—gets him to quit

drinking—she's done a miracle. If she straightens out Cole Hawkins, I say she's entitled to him."

"She can have him, and welcome, for all of me," said Julia Blakelock.

"I always knew it," said Cupid Calvert, with his sunny smile to the Davis girl.

"Knew what?"

"That you were of a deeply romantic nature, Belle. That sometime sooner or later you'd let it destroy your poor little sense of humor."

And Julia Blakelock laughed—rather briefly.

"Two adventuresses," she said, "Belle, reforming anybody—Cole Hawkins especially! You're funny!"

"It's more than funny, Belle," said Cupid. "It's humoresque."

I must confess that at the time it seemed to me myself a somewhat eccentric stroke of fate—to put it mildly—for these two women, that girl, under the circumstances—her past and her present and the few days remaining now to her in the town, in all human probability—to have started consciously or unconsciously a movement to reform Cole Hawkins.

It might be a pose—as my friends in Mrs. Tusset's clearly intimated—one of a variety of poses which "that kind" would use to snare their prey. The whispering women were better qualified to give expert testimony on that subject than I. But it struck me, if it was true—which I did not know of my own knowledge then—that it would be a wicked situation to see develop; and a very dangerous one from the standpoint of the two women, working with a character just like Cole Hawkins, when he once came to know the truth.

I did see now that something was developing there. It would have taken a blind man to miss it finally—even if the two, Hawkins and that Snowy Shoulders, had not been together in that car all the time—merely from watching the facial expressions of the principals in the transaction. Cole Hawkins, if not reformed, was becoming at least half broken, as Belle Davis said, to human society, and the vociferous satisfaction of the mother, the Scarlet Cockatoo, back in her old voice, as Calvert said, was scarcely more obvious than the silent pleasure or anticipation, or relief from grinding apprehension, which showed in the face of White Shoulders at the approach of the booming car on the road and in our driveway.

I had a clew, I could assume, to the girl's feelings, in part, from her confidence to me concerning that apparently unlikely but not really remarkable hunger of hers for motion, freedom—horses—and, I might assume, cars; that girlish instinct, grown stronger—always intensified, it might be expected—through those months of strain, sitting silent, fearful in the center of hostile watching eyes, waiting for some new shame to overwhelm her.

In a way, if you analyze the probabilities of the case, there were quite promising foundations for a possible mutual understanding between these two. Their tastes were not so different; they were both caught in a rather extraordinarily ugly corner, for their time of life; and with the more vigorous reaction which youth gives to trouble they might fairly both be said to be desperate young creatures and so to have at least the mutual sympathy of desperation, which might easily develop into a sympathy of another ardent kind.

They talked very little together, it was claimed by those who observed them on their drives—they would naturally in that noisy machine—merely passed on their way by the staring bystanders—and everything else that moved upon the road—two silent, moody, striking figures, apparently satisfied with the mere knowledge of each other's presence and a general mutual delight in speed.

So it was not necessary, I concluded, upon final consideration, to assume any further conscious posing or trickery on the part of the girl at least in the way of insincere and hypercritical attempts at reforming our unregenerate young fellow townsman, Cole Hawkins—unlikely as that conclusion might seem to the casual observer.

If you do not hold the theory that "the only heaven we know about lies just in behind our eyes," as the godless, free-thinking old Judge Cato Pendleton used to remark, "in the illusions of the individual human brain," yet you can scarcely doubt his claim that "the original angel factory was the brain of the young male between sixteen and, say, twenty six Put any nice, clean, sweet-looking girl beside one long enough," he used to go on, "and you have an angel—provided she has sufficient presence of mind not to talk with too great freedom."

That process then—that "spontaneous generation of an angel" of Judge Pendleton's—was taking place, I believed I could begin to see, now that the matter was being called to my attention—in the distinctly unangelic mind of Cole Hawkins. It is that very kind, in fact, I have not infrequently observed, who tend to set up and glorify good

"But Anyhow—No Matter What," She Cried, "I Can't Stay Here Any Longer. I Won't! Not a Minute!"

women beyond all reason and deserts—maybe as a kind of reaction from their own sins. This not uncommon development manifested itself in Cole Hawkins to me in the not unusual form for such folks as he of self-abasement before the new creation.

I saw the boy perhaps more than any other man in the town did, and more intimately—my office, where I spend most of my own leisure, offering maybe a convenient stopping place on the main street for male callers of various kinds, including quite a number of those loneliest of all human creatures, the men of all ages who hang round hotel corridors and cigar stores, because they have no other place to go and lay their heads.

The subject of the angel was approached as usual, not directly, but, as it not unnaturally is, by casual and theoretical discussion of purely hypothetical cases, based upon a consideration of the speaker's own character

"When a man has lived as I have—the past year or two, in particular, judge," Cole Hawkins asked me—"what do you think? Do you think he ever can be fit—can he ever straighten himself up so a nice, decent, pure, quiet girl would ever think of marrying him?"

"It has been done, I expect, son," I said to him smiling the fraction of a well-hidden smile under my mustache.

"Yes, I know, judge," he told me. "If you cover up everything and hide yourself—as you can, naturally, with a fine, pure, inexperienced girl. But that's one thing I hate above all things on earth—and I have never stooped to yet: lying; showing out that I'm different than I really am."

"I'd go your bond on that, Cole," I said, "where maybe I wouldn't on some other things—like assault and battery and mayhem and general breach of the peace."

"I don't know, judge," he went on, shaking his head, considering his sins. "I've been running pretty mighty wild—especially here lately. I've been through hell the past twelve months, and take my word for it, judge, I've been scraping bottom. If there wasn't anything I could think of to do, I'd hire a man to sit up nights and discover it for me."

And about that time he would change the subject. He was shy, like that species is apt to be.

He couldn't help, though, speaking of the girl, praising her, defending her against the attacks he had heard at first about her—a few attacks on any good-looking girl, if they are not too bad, being one of the most stimulating of all helps in the process of angel making.

"They make me laugh, those hens in council," he told me, "those whispering women, as you call them, judge, with their talk about those dressmaker's bills. I expect if every woman that owes dressmakers more than she could pay was put into jail herself, the houses in this town would be kept empty—one time or another "

"There'd be quite an exodus, maybe," I agreed.

"And for that matter," he went along, "you know and I know it's the mother in that combination that's responsible for all that—for the dress part. That's clear on the face of it. That girl don't care that for dressing! She shows it by her actions. She'd rather keep quiet and out of sight any day than show herself round."

"I expect that's right," I told him.

"No, sir," he said, going on a little further. "Let me tell you something. I'm nobody's fool. I know a good girl when I see one."

I looked at him.

(Continued on Page 72)

WHY THIS HEADACHE?

By Stanley M. Rinehart, M. D.

ILLUSTRATED BY EDWARD RYAN

IT WOULD be difficult to find anyone to speak a good word for a headache. If the whole tribe of headaches of all kinds and degrees could be banished by popular vote there would soon be a Twentieth Amendment to the Constitution. And the votes in favor of the amendment would be cast not only by those who are subject to headaches but also by the people who suffer from the headaches of others.

These would include, of course, all immediate relatives and friends. Nothing makes one much more disagreeable and uncompanionable than a headache. Few things so upset the harmony of a home or so threaten the integrity of friendship. Few things so retard the machinery of business. It is the great destroyer of efficiency. If such a computation were possible it would be interesting to know concerning any community the number of hours lost in a day, a week or a year because of headaches. And if happiness, peace, good fellowship, harmony, if these could be weighed or measured, the figures representing the total loss would be appalling.

But just as no man is entirely good or wholly bad, so headaches are not an unmixed evil. They have their uses if we would only stop to realize it. Sometimes one is unfortunate if he does not get a headache. For instance: There are people, nearly everyone knows at least one such person, who never have a headache. No matter what they do they seem to get off scot-free. And they are not loath to boast about it, as though the fact proved them to be possessed of some virtue or superior quality not belonging to others. Perhaps this kind of person has not become entirely extinct, but he was more in evidence before the Eighteenth Amendment was ratified. The morning after the night before he was especially obnoxious to those who had been out with him and who suffered. They hated him for his boisterous gayety and his attitude toward them, a mixture of pity and superiority, and they envied him. Lucky dog!

If We Think We Can Dance and Not Pay the Piper We are Wrong. Sooner or Later the Piper Must be Paid

Easy Ways to Get a Headache

NOT so lucky, after all. Possibly not so lucky as the fellow with the headache. For the feeling of security from punishment causes the one to go on repeating his crimes against health, while fear of the headache deters the other. This merely by way of indicating one of the uses of a headache. It needs less emphasis now than it did a while ago. But it has its application still. An overloaded stomach, indigestion caused by rich foods, will cause this kind of headache also, especially if augmented by excitement, by much coffee and by much smoking. If the headache comes, let it be a warning. That road, dotted by the pleasant roadhouses of self-indulgence, leads to destruction. Headaches have their advantages then; they are not always an unmitigated evil. In fact, very few of them are, if they serve their purpose, which is to warn us that something is wrong that needs correction. Almost every abnormal condition, either temporary or permanent, may cause a headache.

These causes are so numerous that it would be impossible to mention them all. Among them are a blow on the head, bad vision, acute febrile disease, indigestion, chronic kidney disease, a stuffy air-tight bedroom, nervous shock, a tight collar, catarrhal conditions, tumors of the brain, a bad liver, inflammation of the brain's lining membranes, and long-continued, intense mental effort. Also, migraine, which may be considered a condition in itself.

But with the exception of some of the organic brain diseases, and of that most distressing affliction, migraine, practically all the conditions causing headaches fall into two groups—those arising from bad habits and those due to bodily defects. Perhaps this statement needs some clarification. By bad habits is meant harmful habits, environments and occupations. By bodily defects is implied any condition in the body which causes irritation of the sensory nerves that reflexly affects the brain. Examples of this are defective vision and catarrhal conditions of the nose and its accessory chambers.

Before taking up particular headaches and their causes it may be of interest to inquire what a headache is. Pain of any kind is always due to irritation of the nerves of sensation. These nerves are the wires of communication by which we receive our impressions of external things. They are distributed in the greatest number upon the surface of the body and all have their central station in the brain.

Protected by its bony covering the brain does not come into direct contact with the outer world, except as a result of injury. It is surrounded, first by two delicate membranes, then by a denser fibrous coat, and finally by the thick, rigid arch of the skull. It is the central nerve station, in charge of which are the higher mental faculties, the will, reason, imagination, all the attributes which together form consciousness and intelligence.

To this station in its dark chamber come all communications from without, along the main trunk, the spinal cord, and by special wires from the organs of sense. And from it radiate commands to every part of the body. In response to messages which it correlates and interprets, will pushes the buttons, currents of impulse flash along the motor wires, and the result is action at remote stations to which the orders go.

Pain, then, is perceived by the brain, but the brain has no sensory nerves of its own. Once the surgeon's knife has penetrated its membranes large portions of the brain could be removed without the need of an anæsthetic. But there are nerves of sensation in the head, and a headache from any cause, near or remote, is directly due to pressure upon or irritation of these nerves. Among other things, increased pressure within the skull may cause a headache. A brain tumor will do it, especially if it is near certain locations where the sensory nerves are distributed in greatest numbers; so will an abscess, and inflammatory thickening of the membranes, as in meningitis. This last is the cause of the most excruciating of all headaches.

Too much blood in the head will also cause headache. There are two kinds of congestive headache—one in which too much blood is pumped into the head, and the other in which too little gets out. The former is the violently throbbing headache; the vessels are distended, the volume of blood is increased and there is a throbbing pain as each succeeding wave beats against the sensitive nerves. In the latter, where there is merely a damming up of the blood, the pain is not so acute and the throbbing sensation, if present at all, is not so marked.

Irritation of the sensory nerves in the brain is nearly always due to the presence of unwonted chemical substances in the blood. These poisons may be made in the body or they may be introduced into it from the outside. The headache following a convivial evening is really due to both kinds of poison. The alcohol has caused indigestion and fermentation with the production of irritating substances from the food. But the alcohol itself is also an irritant to the nerve centers. Together they greatly increase the circulation of blood in the head, and the blood stream beating against the sore nerves produces the regular old-fashioned throbbing headache.

Coffee is less poisonous than alcohol, but, nevertheless, it is a mild poison. And so is tobacco, but repeated use of both develops a tolerance to them. Even after this tolerance has been established an overdose of either will cause disagreeable symptoms, such as sleeplessness, nervous irritability and headache. The coffee headache is usually chronic—that is, it is either constant or it reappears often without apparent cause. The cause may not be even suspected until in desperation one stops drinking coffee and the headaches gradually disappear.

We are constantly making poisons in this chemical laboratory of the body, and the excretory organs are continually throwing them off. As long as they are not manufactured in excess and the scavenger organs are efficient the balance is maintained. But if elimination cannot keep up with production, if the kidneys, the sweat glands and the lungs are unable to get rid of the waste products, the result will soon be disastrous. Often the first and only symptom of this condition is headache.

A good example of the headache of self-poisoning is that which occurs after one remains for some time in a close room. You may recall at least one such experience of your own. You were, possibly, attending a meeting. All the windows and doors were shut and a lighted stove or two helped the audience to burn up the supply of oxygen in the atmosphere. At first you were interested in the proceedings, but soon your attention began to lag. You became drowsy, so sleepy that you could keep awake only by the greatest effort, by fidgeting and by frequently pinching yourself. And toward the end you had a headache.

Cases of Self-Poisoning

YOU were poisoned by carbon dioxide, a gas produced by combustion in the body by exactly the same chemical process as elsewhere. With each expiration you throw it off, and with every inspiration you should take in oxygen. If the supply of fresh air is limited it soon becomes depleted of oxygen and saturated with carbon dioxide. And the longer you breathe this vitiated air the more of the gas remains stored up in the blood to act as a poison upon the nerve centers of the brain.

This illustrates a very simple form of poison headache which may occur in any healthy person. There are many other poisons than carbon dioxide. In the process of living we manufacture them constantly. The mere act of living implies energy, and every form of energy, whether of mind or muscle, requires combustion. Also, combustion necessitates something to burn up and a constant supply of new material. Tissues are destroyed, they are restored by the food that we eat, and the waste products must be removed.

The blood not only supplies new material but carries away the waste, which must be thrown off by the excretory organs, chiefly by the kidneys and the skin. Perfect health requires a nice balance between the amount of waste manufactured and the amount eliminated.

Physical energy increases the waste but it also accelerates the flow of the blood stream, which in turn stimulates the kidneys and the skin to greater activity. Mental energy increases the amount of waste material, also, without a corresponding effect upon the excretory organs. In consequence, long-continued mental work, especially if accompanied by worry, without sufficient physical exercise, will eventually result in the accumulation of poisons.

Constantly eating more food than is required for replacement of tissue and for the production of heat is another way of upsetting the balance. Unassimilated food must be gotten rid of either by burning it up or throwing it off as waste. A headache from overeating can often be cured by vigorous exercise because the increased energy requires more fuel and the skin and kidneys throw off more waste.

Another way to poison the body is to decrease the eliminating power of the kidneys. This can be done by continually giving them too much to do. Their structure is very delicate and yet it is not easily destroyed, but long-continued abuse will do it. After a long time in the constant attempt to get rid of an excess of waste material they will finally break down, and then they will be unable to take care of even the ordinary amount of waste.

Usually following close upon the heels of these changes in the kidneys come high blood pressure and hardening of

(Continued on Page 48)

WHY NOT LET JOHNNY BE AN IMPORTER?

By JAMES H. COLLINS

ILLUSTRATED BY EDWARD RYAN

THERE must be fully a million ambitious young Americans whose imaginations have been fired by the export trade. To be sent abroad as salesmen or branch managers, to visit the lands of the palm and parrot, the señorita and the guitar, to become great exporters at home or run the export end of an American factory—this picture has been persistently kept before them in our abounding export literature.

But it would probably be hard to find many young Americans ambitious to become great importers, because the import picture has yet to be painted.

We are a nation of salesmen. The buying end of world trade lacks a romantic appeal to our imaginations. We have hardly any literature devoted to the subject. Hundreds of millions of dollars' worth of imports come to us every year. From a good many countries we buy decidedly more than we sell. Without certain raw materials from abroad, many of our big factories would close. Without merchandise from industrial countries, the turnover of many a storekeeper would shrink. But we do not think much about importing. There are practically no books or trade journals devoted to the subject, which is dealt with chiefly in the back pages of a few commercial journals where from day to day it is reported that Brazilian goatskins are stiffer, that Costa Rica coffee is unsettled and Danish butter strong.

No government department urges us to import, and no great revival meetings of importers are held to boost the business. Importing is done obscurely, in dingy offices in queer streets along the water front, where brokers and commission men scrutinize samples of cocoa beans and jute. Merchandise imports are a bit more showy, but even they rather tend to be hidden away in the wholesale districts of a few cities.

Over-Specialized Business Men

"WOULD you advise an ambitious young American to select importing for a job and a career?" was asked of the manager of an old American importing house handling raw materials from pretty much every part of the world.

"That depends," he replied. "Do you believe in the growth and future of the United States?"

"Certainly!"

"Well, then, importing is bound to grow as our industries grow."

"Does it compare with exporting in opportunity, romance, the chance to visit foreign countries?"

"It is my experience that import business takes you to more countries than export," was his reply, "and farther into those countries. Import business draws commodities from China, India, Africa, South America, Australia, Europe—the islands of the ocean, the passages of the Andes and Himalayas, the steppes, pampas, deserts, jungles and fiords. An export traveler very often visits only the seaports and cities of other countries, where the import man travels far up into the bush and lives with the people weeks and months at a time."

Starting as a boy, at three dollars a week, nearly thirty years ago, this manager was sent out on foreign quests as soon as he had grasped the fundamentals of the business, and has since traveled pretty much over the whole globe. No year passes without his trip to Latin America, Africa, the Orient or Europe. He has friends in many lands, and an intimate country-store acquaintance with current affairs in many a remote section. More than that, he has a general all-around knowledge of business and a resourcefulness which is inseparable from the import trade.

Business runs toward specialties nowadays. Henry gets a job in a big dry-goods emporium and rises to the management of the crockery department. About crockery he knows all there is to know, but very little about other commodities or general business methods. Oswald lands a factory job and becomes a skillful production specialist. But take him away from machinery and shop hands and he is lost. Fred develops his taste for selling and becomes a life-insurance man or sales manager. Our cities are full of these one-sided fellows following specialties that fit into the general picture—advertising managers, efficiency managers, publicity experts, designers, brokers, promoters and what not. Highly useful, competent and necessary in the main, yet novices when it comes to all-around business knowledge.

An Eastern publishing house has a printing plant so notable in its organization, equipment and operation that people come from many parts to see it. One day not long ago a fresh visitor turned up with a letter of introduction to the manager, who escorted him over the place himself. This stranger was puzzling. Composing room, pressroom, engraving department, bindery, mailing room—these were inspected one after the other, yet the stranger manifested little interest and said nothing. Finally they reached the storeroom. It was only a two-by-four place where supplies were kept, but, like everything else in the plant, embodied ingenious methods. The visitor was suddenly galvanized into life. "Would you object to my staying here a little while?" he asked.

Actually, he spent an hour there, going into the minutest details of the storing, recording, issuing and replenishing of supplies. That cleared up the puzzle—he was a supply man himself, a typical specialist, and nothing else in the place interested him.

We are a Nation of Salesmen

Importing probably goes farther into the fundamentals of commerce than any other line of business, although it, too, has its specialists. The novice starts at the very crossroads of international trade, learning the complicated details of shipping documents, banking, foreign exchange, insurance, tariffs, customs regulation, freight classification, transportation rates and the like, along with such incidentals as foreign languages and foreign temperaments. On top of this usually comes a solid grounding in commodities. Goatskins and mahogany logs, copra and carnauba wax, crude rubber and crocodile hides—he must know where they are to be found, how to appraise them, buy them, grade them and detect trickery in the stuff and the seller. Day after day he will be bucked up against the world's sharpest horse traders and pitted against its wiliest deceptions and schemes.

Traps That Yawn for the Unwary

TWO youthful representatives were sent to buy Mexican hides for an American house. Why they were chosen does not appear—neither of them had had any experience as a buyer or in import methods. Their ignorance of hides especially was so apparent that the Mexican dealers welcomed them with concealed joy. After many courtesies and much entertainment, they purchased a large quantity of hides; to the eye, good hides—large, thick, sound. But every hide involved in the transaction was short in weight from four to five pounds.

"Why did you not tell them?" an American asked the Mexican dealer who had sold the stuff.

"Ah, señor," was the reply, "they were so confident, so pleased with themselves, so sure of their knowledge! It would have been a pity to undeceive them."

During the war a New York advertising solicitor quit what seemed an interesting and promising job to disappear in one of the crooked water-front streets where import activity centers. Changes in our method of securing tropical food products had made a place for him in an old house down there. Few of his pals in the advertising and publishing field understand yet what sort of business he got into, but they do know that he makes money, for he has a New York house, a car and chauffeur and other evidences of prosperity. He is an import broker, handling a single commodity—cocoa beans. The house with which he is connected does not import cocoa beans directly, or receive them on consignment. That is done by importers and commission agents. When the latter have a lot of cocoa beans to market they give the job to a broker who is in touch with chocolate manufacturers, and can place certain grades in certain quarters much more easily than an importer.

(Continued on Page 53)

"The Import Trade Should Appeal to Our Young Men as a Line Affording Excellent Opportunities Now and in the Future"

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PHILADELPHIA, FEBRUARY 5, 1921

The World Hope

THE world is sick with a sickness that calls for surgery, but its case has been largely in the hands of patent-medicine quacks, banjo-playing "doctors" and long-haired medicine men.

The symptoms indicate acute inflammation of the vestigial vermiform appendix, but Swedish massage, laying on of hands and voodooism have all been prescribed as the proper treatment.

We, the collective patient, know that something is radically wrong with us. But in reply to our timid complainings the statesmen-sorcerers have only beaten their tom-toms the harder and have called on us for larger sacrifices to the taxgatherer. The world, they tell us, is possessed of a demon who can be controlled only if we give him all that we have and everything that we can borrow.

Our banjo-playing international bankers have advised soothing sirup and the faith cure in the form of loans and credits. But under all this treatment the patient continues to double up in one acute attack after another.

There can be no health for the world until its appendix is out, no genuine convalescence until after the operation. So long as wealth is wasted and destroyed almost as fast or faster than it is created, it is folly to expect a period of great prosperity in America; futile to make loans or to extend credits to Europe in the belief that they are reaching the root of the trouble.

The World War goes on. The waste of life has decreased, but the waste of wealth is still appalling. Over ninety per cent of the vast sums that we are collecting in taxes by milking and crippling American business is being spent for wars, past, present and future. Millions are still under arms. Great Britain is spending heavily for military purposes in Mesopotamia, in India, in Asia Minor and elsewhere around the world. France is not far behind her. Great Britain, Japan and America are maintaining tremendous naval establishments. Many of the smaller powers, too, are doing their best to bankrupt themselves.

The man power and material that go for all this are worse than lost to productive purposes—they are largely squandered in destruction. Yet in the face of this folly, statesmen and financiers prattle of reconstruction. Talk of that kind is mere ghost dancing until a sincere effort is put forth to redeem the promise that was made to the world in 1914, and reiterated all through the war.

Many who had high hopes of the present League of Nations began to lose faith in it when it failed to take some forceful action on the great reason and purpose of its being—disarmament. No other world question is of the slightest importance beside that one, because a proper solution of all world troubles is bound up in it. A league that blinks it in a purely academic resolution and lays it aside for consideration at some more convenient season is not a world hope, but a world hoax. The excuse that armaments cannot be limited with America out of the League is not good enough. In or out of the League, America must and will respond to any honest overtures for disarmament. And America must inevitably join a league that has world peace as its first and unequivocal objective.

The war was fought to end militarism. A good many people nowadays wink cynically or sneer at this statement, but we doubt whether there is an Allied or American statesman who would have the effrontery to stand up publicly and deny it. The only way to end militarism and to begin reconstruction is by beginning to disarm. Unless a sincere effort to that end is made the Allied and American Governments will stand convicted of fraud against the dead and of a monstrous lie to the living.

Leadership, both in government and in business, has shown itself thoroughly blind and fatuous since the armistice. It has been off on a world chase for dominance, fomenting enmities, consuming capital sorely needed for home reconstruction, expending any possible future profits in preparing to defend its new sources of wealth. It has been arming in the name of peace, exploiting in the name of civilization, grabbing in the name of God.

Though military minds are not in agreement on the lessons of the war, we are spending huge sums on battleships, when it is probable that the submarine and the airship will greatly limit if not destroy their value in the next war—if we permit governments to keep on planning for the next war. With a majority of the people of all lands absolutely against war, it seems incredible that there could be such a possibility, but there is, unless that majority becomes articulate and militant for peace.

In the Borah and Walsh Senate resolutions there is a recognition of the world disease, a first attempt to cure it. The people of every nation should get solidly behind a movement for limiting armaments and spread the gospel of peace to the four corners of the earth. A demand by the people of every country for disarmament cannot be denied by the heads of any government. There are two strong reasons for this demand, one for each type of American: Profits and Promises. There can be no permanent gain for a nation except from the profits of peace; no easy conscience for a nation that does not keep its pledged word.

The net of every war is a deficit for the whole world. War profits are not profits at all, but waste paper or loot.

Useful Men

NOWHERE should public opinion be quicker and more sensitive than in the recognition of useful ability. It might seem as if we were already sufficiently a nation of hero worshipers. Do we not fall down before the great god Success? Moving-picture stars; heroes of baseball, pugilism and a few other sports; now and then a novelist or playwright; men whose wealth is reputed to be fabulous—these appeal to popular imagination. But where is that keen discrimination of judgment which is the surest check on the activities of bounders, gamblers and exploiters, and the most effective stimulant for those who build, create and serve?

The people of this country are fickle, inconsistent and unintelligent when it comes to appreciating and recognizing ability. Along with a worship of money and success, which is often blind, there goes an even more undiscerning attack upon the rich and successful. Money is widely considered a measure of success, but at the same time and as soon as a business man gains large rewards he becomes by implication and innuendo a suspicious character or even a malefactor.

In England a man who builds up a great industry, shows a charitable disposition and leads a clean life is elevated to the peerage. He becomes automatically almost a part of the legislative and social system of the nation. There is no question there about recognizing superior enterprise and organizing intelligence.

We have no peerage and do not want one, but it is high time to get rid of that mean and obstructive trait in our nature which sneers at and suspects the successful man as such. Why must we childishly continue to lump them all together, the gamblers and adventurers who corrupt and degrade the moral plane of society, and the developers and builders who as truly work for the spiritual forces of humanity as any artist, scientist, philosopher, prophet, preacher or teacher?

It is useless to say which is the most useful citizen, the captain of industry, the artist, the scientist or the woman who gives her life to the rearing of strong, upright sons and daughters. Each is supreme in his or her own sphere. But probably with the growing magnitude and complexity of industry the successful business organizer has a greater influence for good or evil than any other. The way in which he uses his tremendous power is sure to depend largely on the attitude of public opinion toward him and the standards to which he is held.

Not a few men have cut a wide swath in the realm of finance whom time has proved to be gamblers and freebooters. Their fortunes may have been as large as those of other men whom history will put down as true followers of a great inward faith and vision. But unless the public learns to discriminate, unless it outgrows the foolish habit of blowing alternately hot and cold in praise or condemnation of all fortunes, there can be no progressive weeding out of the useless from the useful millionaire.

Twenty or thirty years ago our newspapers were filled with accounts of great social functions, of monkey dinners and of balls so costly as to arouse the public ire. Most of the perpetrators of such affairs have gone to work. But if we want them all to work, if we would make a clean sweep of the wealthy parasite, we must learn to give credit to the rich man when he deserves it. For if all success is to meet with promiscuous opprobrium, then why should a rich man feel any sense of responsibility for the use of his fortune? If every man who makes a fortune is to be censured without discrimination, then it becomes logical to get rich as quickly as possible without too nice a conscience, and spend the dough as selfishly as one pleases.

Loud Cries From Europe

EUROPEAN newspapers do not regard with equanimity Representative Johnson's measure for the suspension of immigration. The press of the seaport cities of Western Europe watched with little or no repulsion the westward-flowing stream described in such unflattering terms in official reports to our Department of State; but the moment it appeared as if that stream might be dammed and become a permanent human morass on the eastward side of the Atlantic, the welkin began to ring with cries of unfeigned distress.

News dispatches state that every large city in France—notably Paris, Marseilles and Bordeaux—is crowded with emigrants and refugees who have joined the general exodus from Central Europe and the Orient en route for America. French newspapers, laying aside for the moment their Gallic suavity, characterize these wanderers as "the dregs of Europe" and hotly demand instant legislation for the exclusion of other aliens of the same type. As long as these itinerants kept on the move and edged steadily westward toward an American dumping ground, France had nothing against them; but now that she, instead of the United States, is in danger of becoming the catch basin for their permanent lodgment, she is pardonably vehement in her expressions of dismay and indignation. France is perhaps the most hospitable of all Continental nations; but experience is teaching her, as it has taught us, that hospitality abused must act in self-defense.

Much strong evidence has been brought forward to prove the wisdom of our shutting out aliens for a time; but it would be impossible to find more impartial or more striking testimony in support of such a policy than is now offered by the French press.

People who are not good enough for Europe are not good enough for America.

What if England Should Abandon Free Trade?—By Thomas Walker Page

IT NOW seems certain that within a few months Congress will undertake a complete revision of the tariff. In the preliminary hearings and debates will reappear all the old theories and issues that have confused men's minds for generations.

But there will be some new matters for consideration that have been thrust forward by changes in our relations with the rest of the world. For one thing, we have become more dependent on foreign markets for selling the growing output of our industries. And, as we cannot sell unless we also buy, the tariff must look to the promotion as well as the regulation of foreign trade. For another thing, we have recently become a creditor nation, and the tariff must be so adjusted as to allow other countries to pay their debts to us.

Again, our industries are now so highly developed, specialized and delicately interrelated that the tariff must be so drawn that in trying to aid one industry we shall not cripple others. And more serious than any of these things are the new restrictions on commerce that foreign nations are adopting. Our tariff must be planned to give fair and equal treatment to all nations that treat us likewise. But it must also enable us to meet unfair discrimination by effective action. The disturbing tendencies of these foreign restrictions will require serious attention from Congress.

Among the objects now sought by all governments are: The reconstruction of the industries and trade which the war destroyed or suspended, the retention of the markets and industries which the war stimulated, and the development of diversified and, if possible, independent production as the surest means of self-protection and preparedness in the event of future wars. These objects are altogether praiseworthy, but their high purpose cannot justify grasping policies and unfair measures. Unfortunately there is among the nations a rather widespread feeling of distrust and suspicion. The old regulations and agreements under which countries dealt with each other were in great measure broken down by the war, and in the resulting unsettlement each nation is suspected of seeking its own welfare without scruple and quite regardless of the needs or rights of the others.

Our own country is not free from this suspicion. We are accused of dumping our products abroad so as to destroy competition and get unfair control of foreign markets. We are accused of regulating the trade of our island territories so as to shut out other nations from a fair share of it. We are accused of planning to build up our merchant marine by unjust discriminations against the ships of other countries. For the most part these and other points that are urged against us are based on a misunderstanding of the motives and the effects of our plans and measures. But if we are to have the moral influence that should be ours in settling quarrels and insuring future peace we must make it clear to other countries why we have done the things complained of, and must purge our record of the appearance of unfairness and selfishness.

And if we need to explain our own policies and measures it is equally necessary to understand fairly those of other nations. In the plans now taking shape abroad to accomplish the objects just mentioned, there is much to disturb us, though not so much as is sometimes asserted. Sir Auckland Geddes, in October, mentioned to the representatives of the chambers of commerce of Great Britain and the United States the numerous references in the American press to the British commercial and trade interests as "terrible people, subtle, cunning Machiavellis." These terms indicate a pretty general, even though unwarranted, suspicion. Suspicions, however, are not less unsettling through being baseless, and the preservation of good feeling between England and America requires that we make sure of allegations before we believe them

What These Waste——

Would Keep These Alive

Now, of all the recent British commercial measures that are likely to affect us, the so-called imperial preference is perhaps the most important. This preference means that each member of the British Empire shall give to its trade with the other members favors that will not be given to its trade with foreign countries. Its purpose is to stimulate trade within the empire, even to the point, according to its more extreme advocates, where no trading is to be done with foreign countries when the goods and services dealt in can be furnished to each other by the empire's different members. It has some features in common with the Chinese-wall policy that some of our public men have at times advocated for our own country—the policy, that is, of doing all our trading at home and importing from abroad only such necessities as we cannot possibly produce for ourselves.

It is obvious that such a policy in its extreme form, if adopted by the British Empire, would gravely affect the United States. In the last year before the outbreak of the war practically one-third of all our imports came from Great Britain, her colonies and possessions, and they in turn took about forty-six per cent of our exports. In recent years this trade has grown until last year we bought from the empire goods valued at approximately one billion three hundred sixty-five million dollars, and the goods we sold in the empire reached in round numbers the enormous sum of three billion three hundred seventy million dollars. These vast figures formed, as before the war, nearly one-third of our imports, and considerably more than two-fifths of our exports. It is clear that any policy materially restricting our trade with the British Empire would be a commercial calamity to this country. It should be remembered, moreover, that the empire embraces precisely those regions with which our trade shows most promise of future growth. It embraces, indeed, something like one-fifth of the whole habitable earth.

How Will Preference be Interpreted?

WE CANNOT but be deeply concerned at the adoption of some measures, and the proposal of others, that would have the effect of reducing our commerce; but before we impute unfairness and unjust discrimination to the British and Colonial governments we should examine the provisions carefully and find out what their true purpose is. Our Government has intrusted this duty to the United States Tariff Commission, and the commission has just completed a report to Congress on colonial tariff policies which deals at length with the imperial preference, as well as with the policies of France, Holland, our own country and all others that have attached dependencies.

The commission found that the chief method thus far adopted by members of the empire for diverting their trade from foreign countries to each other consists in taxing imports of foreign origin more heavily than they tax imports originating within the empire. The preference as yet is mainly a tariff preference, but according to a high official in one of the colonies: "It is something much wider than that. It means the development to their full capacity of the resources of our empire in every sphere of life. It means that where supplies of a raw product are sought they will be sought and developed, if possible, within our empire; that where manufactures and industries are to be established they will be established within our empire; that lines of communication by steam, sail, air, cable and wireless will as far as possible be developed first within the empire, in preference to the development of other peoples' resources; and, above all, where men of British birth seek for opportunity and livelihood it will be offered them first within our empire."

This same official proceeds to say, however: "Such a policy is not directed at or against anyone. It does not preclude foreign trade to the fullest extent of which we are capable. It means only that the people of the British Empire desire to develop first their own enormous and largely undeveloped resources, and wherever the choice lies between the development of a British product, a British manufacture, a British line of communication and another, to give the preference to the British concern. There is nothing aggressive or insular in such an ideal. It is one which every nation except Great Britain has consistently followed for years without complaint or criticism from other nations."

Now, if in fact the proposed policy, as these words imply, is merely to build up by constructive measures the empire's trade and to exercise a free choice, where it is only a matter of choice, in giving preference to British products, there can be no ground for complaint. But the situation is quite different if all choice is taken away, and if, through legislation and orders in council, not only the people of British race but also the populations of India and Egypt, the natives of the remote territories under British dominion, even the inhabitants of the mandatory regions intrusted to British control after the war, are required to do their trading only within the empire. In which of these senses is the preference to be interpreted?

In September there met at Toronto a congress of the chambers of commerce of the empire. In his address of welcome Sir James Woods said that, as he understood it, the purpose of the meeting was to see that all efforts are made to the end that every dollar's worth of goods imported by any part of the empire should, if possible, be got within the empire. Sir James could hardly have meant that all efforts should include discriminating laws, exclusions, embargoes and restrictive measures that would force retaliation by other nations and keep alive a spirit of animosity and resentment. As to what he did mean, and what other advocates of preference are planning, we get some light by enumerating what the governments of Great Britain and her colonies have already done.

Canada first began more than twenty years ago to admit goods imported from the United Kingdom at lower rates of duty than were imposed on goods from other countries, and offered to extend the same favor to all other members of the empire that would reciprocate. Moderate mutual concessions were arranged with the West Indies and South Africa, and several vain attempts were made to reach preferential arrangements with Australia. But previous to the war the amount of the preference was too small materially to affect commerce. The mother country gave no encouragement to the movement, and the self-governing dominions showed little more disposition to lower the duties on Canadian goods than on those of foreign countries. Since the war, however, the movement has shown greater strength. All parties in the dominion favor increasing the amount of the preference and pushing negotiations for its extension throughout the empire.

The Canadian government is now preparing for an early revision of the tariff, and indications point to the adoption of preferential rates lower by fifty per cent than those of the general tariff.

Without waiting for a complete tariff revision, Canada perfected an agreement last summer with the other British possessions in the Western Hemisphere under which she admits their products at one-half the duty she imposes on like products from other countries. In return her products are admitted at a reduction from the regular duties of fifty per cent in Barbados, British Guiana and Trinidad; of thirty-three and one-third per cent in British Honduras, the Windward and the Leeward Islands; of twenty-five per cent in Bermuda and Jamaica; and of ten per cent in the Bahamas. In volume the trade of Trinidad, Jamaica and Barbados exceeds that of the other southern countries in the list. Normally these three islands send to the United States considerably more than one-third of all they export—more, indeed, than to Canada and Great Britain combined. In return, however, they took from the United States during the five years preceding the war little more than one-fourth of their imports and considerably less than they took from Great Britain alone. It remains to be seen in what measure the new arrangement will still further divert their trade from this country. When the terms were published in August, the Monetary Times of Canada said, "It is believed in Ottawa that the approval of this agreement is only the first step towards a wide scheme of imperial preference."

Australian Tariff Policy

IN AUSTRALIA the sentiment for preference seems to have been favorable but less practical in results than in Canada. In both countries the strength of the protectionists is dominant, but in Canada the manufacturing competition that is most felt comes from the United States, while in Australia it comes from the mother country itself. Therefore, while favoring preference in the abstract, Australian voters have insisted that it should be so adjusted as to leave their domestic industries fully protected, even against Great Britain. To this end the slight preference of about five per cent that she adopted in 1908 was effected, not by reducing duties on British goods, but by raising duties on goods from other countries. Again, when the preference was increased in 1911 and 1914, the new preferential rate was in no case lower, but in some instances even higher than before, and it could be called preferential only because it was raised less than the rate of the general tariff. This form of preference was not specially gratifying to English manufacturers, while in Canada and other members of the empire which were excluded from its benefits the arrangement was distinctly irritating. In March of the present year a new tariff went into effect more strongly protective than any preceding it. The rate it fixes on imports from Great Britain averages about ten per cent lower than the general rate, but on some important items it is as much as twenty per cent lower. As before, however, the preference has been increased, not by lowering the rate on British goods, but by raising it on all others. Except for a limited and not very effective arrangement with South Africa, this Australian preference has as yet been extended only to Great Britain, and no other member of the empire shares in it.

Among the articles on which the preference has been notably increased are most of those on which the Australian markets have witnessed the keenest competition between British and American manufacturers. It seems inevitable that such importation as the new tariff allows to continue will be in large measure diverted from the United States to the United Kingdom. To illustrate: In the general tariff the duty on most mining machinery is forty per cent ad valorem, while the British preferential duty is from twenty-five to twenty-seven and one-half per cent. Thus the Australian purchaser of a four-hundred-dollar rock drill would save fifty dollars by getting it in England rather than in the United States, while on four hundred dollars' worth of rock-drill air hose he would save sixty dollars. Again, on every thousand dollars' worth of men's shoes imported an Australian merchant must pay a duty of five hundred dollars if he purchases them in this country, and only four hundred dollars if he gets them in England.

New Zealand as early as 1903 adopted the preference in a small way by imposing a preferential surtax on thirty-eight articles when imported from any country outside the empire. She differed from the later Australian practice in extending the preference equally to all parts of the empire. The items subject to the surtax were increased in 1907 to one hundred and ninety-four, and there was a further addition to this number in 1917. The average amount of this preference is about twelve and one-half per cent, and the list of items includes boots and shoes, hosiery, hardware, machinery, furniture, bicycles, automobiles and many other articles that figure largely among American exports. Since the war ended there has been no revision of the tariff. The Prime Minister explained the postponement on the ground of the uncertainty of industrial and commercial conditions which make it impossible at this time to fix rates that are likely to endure.

India's Change of Attitude

IT WAS in 1903 also that the South African states formed a customs union and agreed on a preference for Great Britain and such of her colonies as would reciprocate. This rate was lower by a fourth than the general tariff, but as the rate of the general tariff averaged little more than ten per cent ad valorem, the amount of the preference was hardly enough to have a substantial effect on commerce. It was extended some years later to Canada, Australia and New Zealand, but the other parts of the empire did not share in it. In 1915 the tariff was raised so that the general rate now averages twenty per cent, but the amount of the preference still remains at only about three per cent.

Next after the United Kingdom and Canada, India is that part of the empire with which our trade is most important. It happens that our trade with India gives an excellent illustration of the fallacy of the old mercantile doctrine that trade is not beneficial unless the balance is favorable, for in our commerce with India the balance is heavily against us. Last year, for example, our imports from the British East Indies were valued at more than three hundred twenty-two million dollars, while what we sold there amounted to only about eighty-one million dollars. Yet if this trade were lost the cutting off of our imports would probably hurt us more than the loss of our exports. We are dependent on India in some cases for all and in other cases for an indispensable part of our imports of jute, rawhides and skins, lac, linseed and some other materials that our industries are bound to have.

In 1903, the year that saw the adoption of preference by South Africa and New Zealand, the government of India decided against it. After a careful study of the situation it reached the conclusion that under such a system India had little or nothing to gain and much to lose. According to a dispatch of Lord Curzon's, then governor-general, "The danger to India of reprisals by foreign nations, even if eventually unsuccessful, is so serious and the results would be so disastrous that the government would not be justified in embarking on any new policy of the kind unless assured of benefits greater and more certain than any which at this time present themselves."

But the attitude of the present government appears to be different. A committee on imperial preference reported last April that under the present circumstances the former apprehensions of Lord Curzon's government would be quite unreal. It agreed with Lord Curzon that under a moderate preference India would not gain appreciably, and neither, in its opinion, would the other dominions and colonies. But on the other hand it believed that India could not lose by it, and the United Kingdom would in some directions now be substantially benefited. Very significant is the committee's statement that "if we are to secure from our customs duties the financial resources which we require, the adoption of a system of imperial preference would entail the raising of the present import duties against foreign nations." In other words, a preference by India would mean, not a reduction of the tariff on empire goods, but a higher tariff against the United States and other countries.

As yet no legislation has resulted from this report. The committee itself recommended further investigation before a definite conclusion was reached. But that the government is favorably disposed toward an imperial preference is shown by its action in regard to one of India's most

(Continued on Page 134)

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"Let me show you a picture"—

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THE BUDGET SYSTEM AND THE PERSONAL FACTOR

By Grosvenor B. Clarkson

Former Chairman Interdepartmental Defense Board and Former Director of the United States Council of National Defense

MODERN government is misgovernment unless based on sound economics. Sound economics should to a very large extent be translated into terms of common sense. Common sense in government should in the first instance mean intelligent planning ahead to meet the needs of a great component whole, the establishment of close-knit, nonconflicting organization to fulfill those needs, the creation of at least a speaking acquaintance between income and outgo, and adequate return for expert services performed.

But always a balanced perspective must be maintained. For one thing, superficial economy must be avoided like the plague. The mere cutting of appropriations does not necessarily mean economy. For example, any apparent small saving which vitally decreases the productive capacity of the country thereby makes increasing and cumulative economies necessary.

Finally, common sense joined to sound economics must in turn be harnessed to honest impersonal motives on the part of administrators and legislators alike.

That may or may not be another way of saying that what is needed is a budget system. But of this I am sure—the most perfect budget system in the world will break down unless it contains the foregoing elements.

To those Federal administrators whose work to be successful must be conducted along sane economic lines, the thing that is almost heartbreaking under the present system is the lack of knowledge on the part of congressional appropriation committees of economic facts, and therefore of economic possibilities.

Industrial Figures Needed

AND that is not the whole story. Too often does it happen that bureau and departmental heads appear before such committees, prepared to make sound, sequential arguments, only to have the greater part of the hearing taken up with questions going anywhere but to the heart of the case. I have wondered sometimes if it would not better serve the public interest to have trained investigators engaged by appropriation committees swiftly and single-mindedly to conduct examinations. Such investigators could at least familiarize themselves with departmental problems and needs before the time of the committee hearings. Failing this, if the old order is to persist, bureau and departmental heads should, well in advance of hearings, send succinct written statements of their needs to the members of the committees or subcommittees concerned. Thus a great deal of the present absurd hit-or-miss line of interrogatory would be eliminated, given that the committeemen would study the statements.

It is impossible to discuss this broad question effectively in so brief a space without resorting to illustration. Before leaving office as director of the United States Council of National Defense I made certain definite proposals to congressional appropriation committees to the end of carrying out a scientific and money-saving peacetime program of industrial preparedness against another war. We have, in this direction, conserved in a criminally little way the lessons of the World War, and one day we are going to pay for it by settling about as big a bill as we had unnecessarily to pay in 1917–18. In these proposals, which were indorsed *in toto* as a cheap national insurance policy by all the six cabinet officers forming the council, notably by the Secretary of War, and by a number of great industrial leaders and organizations, I pointed out that a thoroughgoing knowledge of industrial production lies at the root of the national defense to-day, and that such knowledge must be kept absolutely up to date.

When I resigned last March there were some seventeen different bureaus of the Government gathering figures on industrial production, and there were some ten or twelve major industries on which no figures were available at all. Those that were collected were expressed in varying terms. Nowhere under the Government was any concentrated study or correlation being made of them so that the result might be made available for not only national defense purposes but for the peacetime uses of industrial life. The two things can no longer be separated. Moreover, industrial-production figures, both for the information of the business world and for the national defense, should be translated from terms of the dollar into terms of commodities, as the War Industries Board found necessary to do during the wartime. This was not being done, and so far as I know is not now being done.

It would seem to be almost unbelievable that such a condition could exist under any form of government assuming to call itself efficient. For a few hundred thousand dollars a year all these tremendously vital figures could be tied together in one spot, to the almost unbounded benefit of business as well as to that of industrial preparedness. Figures now static, often actually misleading, and as a coherent whole useless, could be rendered dynamic and profitable to the Government, industry, and the public at large.

Statistics as statistics amount to but little. The veneration of them as such is a foolish thing. They are of value chiefly in the proportion that they illumine future action. As with statistics, so with statisticians.

Figures must be properly interpreted and made to live. On the score of industrial-production figures alone, how are we going to arrive at any intelligent solution of the difficulties between capital and labor if we do not have a complete, accurate picture of what the industrial production of the country really is? No such picture exists; there is not even a good panoramic view. The reason, of course, is that we have been running our statistical bureaus—and the entire Government, for that matter—as a group of isolated fragments. How long could a great modern corporation, with its lines of action vitally depending upon reliable, properly interpreted data, so operate?

Yet when I presented these naked, elementary and perfectly unanswerable facts to congressional committees—committees of a congress controlled by a party that was telling the country of the vast economies it was effecting—the response was almost the personification of a blank stare. I do not say this as a partisan, for I myself am a Republican. It is the sort of thing, however, that discourages business men in public administrative office. They beat against the futile, half-baked system for a space, with amazing patience they endure congressional animadversions, and then, with perhaps the most consuming sense of relief known to man, they return to private life.

A budget system may conceivably cure many things like the foregoing. In my judgment, however, no budget system will achieve what is hoped for unless the entire standard of personnel in legislative and administrative life is raised—and by standard I mean not merely good Americanism and good morality, but fitness for the given task. If, as at present proposed, estimates are to be received by Congress through one or two great funnels instead of by an unrelated host of committees, there will obviously be all the greater need for efficiency in congressional personnel, for men who can see things in the large and who can take that impersonal view of public business without which no public servant is worth his salt. Members of Congress must think in terms of cold economic fact and not, beyond a certain human extent, in terms of constituencies in the background and of sentimentality.

Congress, further, must have the courage to pay administrative heads and experts salaries reasonably approximating those current in the business world. An intelligent and liberal policy in the latter direction would be almost the greatest single economy under the Government that I can think of. When completely efficient men under adequate compensation are placed at the top of Federal administrative organizations, the number of personnel at the bottom will, if the not always wise civil-service regulations permit, automatically decrease. This was demonstrated time and again during the war by the work of civilians brought in from business life to direct various Federal emergency war bodies. While administrative economy is being discussed it is highly in point to disclose that the expenses of the Council of National Defense during the war period were but six hundred eighty-eight thousand five hundred dollars, and those of the War Industries Board, while it was a separate establishment during the same period, but seven hundred seventy-one thousand two hundred dollars. The active direction of these agencies, it may be said, was in the hands of business men selected on a wholly nonpartisan basis by the President and the six cabinet officers forming the council. The sums of money that they saved to the Government and to the country are almost incalculable.

The Director's Responsibilities

UNDER the proposed budget system, passed by the House of Representatives on June 4, 1920, after the President had vetoed the bill previously passed by both houses, a budget bureau is created. Of this bureau the Secretary of the Treasury is to be the director, and there is to be an assistant director appointed by the President. The latter official will, of course, be the active executive officer of the bureau. He is to receive an annual salary of ten thousand dollars. That is a step forward. But consider his duties and responsibilities under one section alone of the act:

> The Bureau shall make a detailed study of the departments and establishments for the purpose of enabling the President to determine what changes (with a view of securing greater economy and efficiency in the conduct of the public service should be made in (1) the existing organization, activities, and methods of business of such departments or establishments, (2) the appropriations therefor, (3) the assignment of particular activities to particular services, or (4) the regrouping of services.

Does the public realize what that really means? It means that the executive head of the budget bureau must be not an experimenting doctrinaire or a routine-saturated bureaucrat, but at once a great business analyst and a great administrator. Otherwise the performance of his functions will become a farce. Where, except under war conditions, is a man qualified for such a task to be found who will work for ten thousand dollars a year?

If Congress wants to do a thoroughgoing job in the creation of a budget system, why does it not say: "Here is a matter that involves the very fabric of the state. Nothing could be more fundamental in the material administration of our common Government. It is folly to be parsimonious.

"It is cowardice not to recognize that if we are going to inject business into government we must at least approximate the conditions of the business world. Ultimately we shall have to do so; why not now?"

The administrative end of the Government needs smaller, hard-hitting, compact, well-organized units, directed by trained, amply paid executives, who shall not be unduly subject to changes in power. I will illustrate again:

The writer chanced to be one of the members of the advisory commission to the Bureau of War Risk Insurance, headed by Charles E. Hughes, which sat in Washington in July, 1919. For three days the divisional heads of that greatest insurance business in the world appeared before the commission to tell of their work and its problems.

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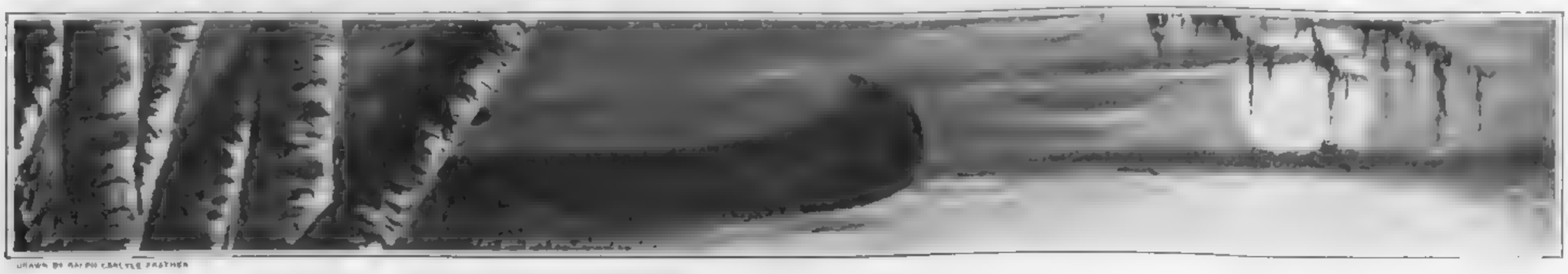

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EVERYBODY'S BUSINESS

Making and Wasting Glass

By Floyd W. Parsons

ONE of the most useful materials in the world is glass. It is not only a domestic necessity, but a scientific essential. The development of chemistry would have been a far more laborious process had it not been for the many utensils manufactured from glass. So numerous and varied are its uses that one can hardly conceive of present-day civilization without this product. Yet the discovery of this valuable material was what might be termed an accident.

As the story runs, a merchant ship laden with natron, a brittle white carbonate of sodium, was driven ashore at the mouth of the River Belus in Phenicia. The crew prepared their food on the beach, supporting their kettles on piles made up of lumps of the natron. Later the sailors were amazed to discover transparent masses of stone among the cinders of their fires. The heat had melted the soda and the siliceous sand together, with the result that a crude variety of glass was formed. If the early records are correct the art of glass manufacture was exclusively an industry of the Phenicians. One reason for crediting this statement is the fact that the ingredients of glass—natron, sand and fuel—were abundant upon the coast of Phenicia.

Such was the origin of modern glass. But even before this important discovery was made, the Egyptians, the Romans and the Aztecs of Mexico wrought ornaments and other objects out of obsidian, an impure, semitransparent, vitreous, volcanic eruption of a color that varies from greenish gray to almost black. After it was discovered that glass could be made artificially, this native substance, which was found only in the vicinity of some extinct volcano, fell into disuse.

Although glass is not referred to in early biblical accounts, Egyptian monuments show conclusively that the art of glass-making was practiced long before the Hebrew Exodus. The glassworks of Sidon and Alexandria were famous in their day, and even before the time of Pliny the manufacture of glass was an established industry in Italy, France and Spain. Glass utensils have been found among the ruins of Herculaneum, the Roman city near Naples that was destroyed by the eruption of Vesuvius nearly a hundred years after the commencement of the Christian era. The manufacture of articles from glass was started in China in the second century, and in Great Britain in the fourth century. It was not until the thirteenth century, however, that Crusaders learned the details of the Phenician process of glass manufacture and brought the information back with them when they returned to Venice.

The Phenician methods were kept secret for a long time, and those possessed of them enjoyed a lucrative monopoly. The Venetians were the first in modern times to attain to any degree of excellence in glasswork, although the French entered the race for supremacy in the art shortly afterward. In these early days of autocracy and severe class distinctions one nation issued a court decree declaring that not only were the nobles engaged in the manufacture of glass not to be regarded as having entered trade and thereby lowered their dignity, but that on the other hand members of the nobility alone should be masters of the glassworks of the country. It was no longer ago than 1650 that Colbert greatly enriched France through manufacturing blown mirror glass. In the tenth century many of the churches of Europe were supplied with windows of colored glass.

In the early days absolutely transparent glass was of tremendous value. There is an account of the payment by Nero of a sum equal to $100,000 for two glass cups with handles. It is also recorded that when sheet glass first came into use as a substitute for oiled parchment in the windows of houses the price of the new product was so high that only the wealthy classes were able to afford glass windows. The first glass windowpanes were mentioned as having been used in the third century. It was several hundred years later that glass windows came into common use. To-day, if a similar great discovery were made, it would be in general use throughout the world in ten or twelve years. There could be no better example showing how the civilized peoples of the world have become united into one great family. Glass beads were among the first objects adopted as personal ornaments, and were often cherished by the ancients as charms.

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Breaking Up Big Chunks of Glass to be Remelted, at a New Jersey Factory. This Glass is the "Leavings" From Previous Meltings

There is good reason to credit the assertion that glassmaking is the oldest manufacturing industry in the United States, although at the commencement the business was not attended by marked success. The first English colonists, finding wood plentiful, set up a glass plant at Jamestown, Virginia, about 1608. The potash necessary was made from wood ashes, and it is probably true that the only product of this plant was bottles, although one or two historians express the belief that window glass was made. The Virginians, however, soon found that tobacco growing was a far more lucrative business than glassmaking, so it was not long before the latter industry was practically abandoned.

The actual commencement of the glass industry in the United States, on what might be termed a commercial scale, dates from 1637, when a glass-bottle plant was established at Salem, Massachusetts. Glass was made in New York during the Dutch régime, and in Connecticut in 1747. The first factory started in New Jersey in 1760 proved a failure, and the workmen employed at this plant moved to Glassboro, New Jersey, about ten years later, and opened a factory which is still in operation and which is said to be the oldest continuously operated glass plant in the country. A glass plant was established in 1769, at Manheim, Pennsylvania, by Baron Stiegel, and the manufacture of richly colored bowls and goblets was entered upon.

By the commencement of the nineteenth century American companies had opened many glass plants in a number of New England and Middle Atlantic states, and glassmaking has continued ever since as one of the greatest of America's basic industries. It is estimated that while the population of the United States increased 19.6 per cent during the ten years from 1904 to 1914, the value of glass manufactures increased during this decade 54.6 per cent.

Although we must naturally marvel over the art of antiquity when we view the glass necklaces and other ornaments from ancient Egypt, supposed to be at least 6000 years old, which are on view in our museums, we find more that is astonishing in the progress of the glass industry during the last fifty years. Hardly one person in a hundred has ever stopped to consider how closely glass affects our everyday life and well-being. Light and warmth are admitted to our homes, offices and factories by the rays of the sun shining through glass panes. Light from artificial sources of illumination is diffused through glass bulbs and chimneys. Modern ocean transportation depends largely upon the powerful glass lenses and reflectors which form an important part of the equipment of ships and lighthouses. Glass is essential to safety in the night use of automobiles; it is an aid to health and a promoter of efficiency when used to assist vision in the form of eyeglasses. Without the glass lens there would be no cameras and consequently no movies; without bottles medical practice and progress would have been retarded. Glass makes the X-ray possible, the spectroscope and the microscope realities, and milady's dresser with its highly polished mirror a really indispensable aid to the enhancement of beauty. Last and of even greater importance are the innumerable glass containers used in the preservation of fruits, vegetables and other foods.

Hardly a day passes but some new use is discovered for glass. Several of the larger companies dealing in automobile parts store the nuts, bolts, screws, springs and other small accessories in glass jars placed on rows of shelves. When this method is used it is not only easy to see the part wanted by looking through the transparent jar, but the salesman can also note at a glance whether a new supply of the article is wanted. A similar thought has prompted the manufacture of such things as fire extinguishers and other vessels containing emergency liquids out of glass so that there is no danger of a person grabbing an apparatus of this kind in time of need and finding the container empty.

The advent of prohibition found a new use for glass in the form of a thin bottle three feet long and holding a pint of liquid which fits snugly into a neat-looking bamboo cane. All inquiries as to the name of the manufacturer will be treated with a dignified silence. Anyway, the canes cost twenty dollars each. Over in Japan a bacteriologist has built a dust-proof, air-proof, germ-proof house of glass, the air that is needed being pumped through a pipe and filtered.

Hundreds of consumers purchase certain brands of products largely because of the glass containers that hold the goods. Some of the farseeing manufacturers put up various foods in glass containers which can be used later for different purposes on the dining-room table or in the kitchen. In seasons when jelly and preserve jars are difficult to secure many householders confine their purchases as largely as possible to products put up in glass containers. One of the selling points of toilet requisites is the attractive colors of these products, especially the liquids. The glass container enables the manufacturer to take full advantage of any color effect.

For many uses glass remains preëminent because of certain established advantages. The absolute necessity for sterile containers for feeding babies is a well-known fact. The ability to sterilize glass completely accounts for its almost exclusive use for nursing bottles. Housewives are becoming far more scientific than in days of old. One of them discovered that salt absorbs moisture readily, and when kept in a metal box quickly rusts it. The result is that glass salt boxes are now being used in thousands of kitchens.

One of the newest uses for glass is in the form of a knife originated for cutting acid fruits, such as grapefruit, oranges and lemons. The steel knife is acted upon by the acids in these fruits, causing stains to appear on the metal blade. The glass knife, like the glass container, possesses the ability to withstand the chemical action of fruit acids. A new process provides the knife with a fairly good cutting edge.

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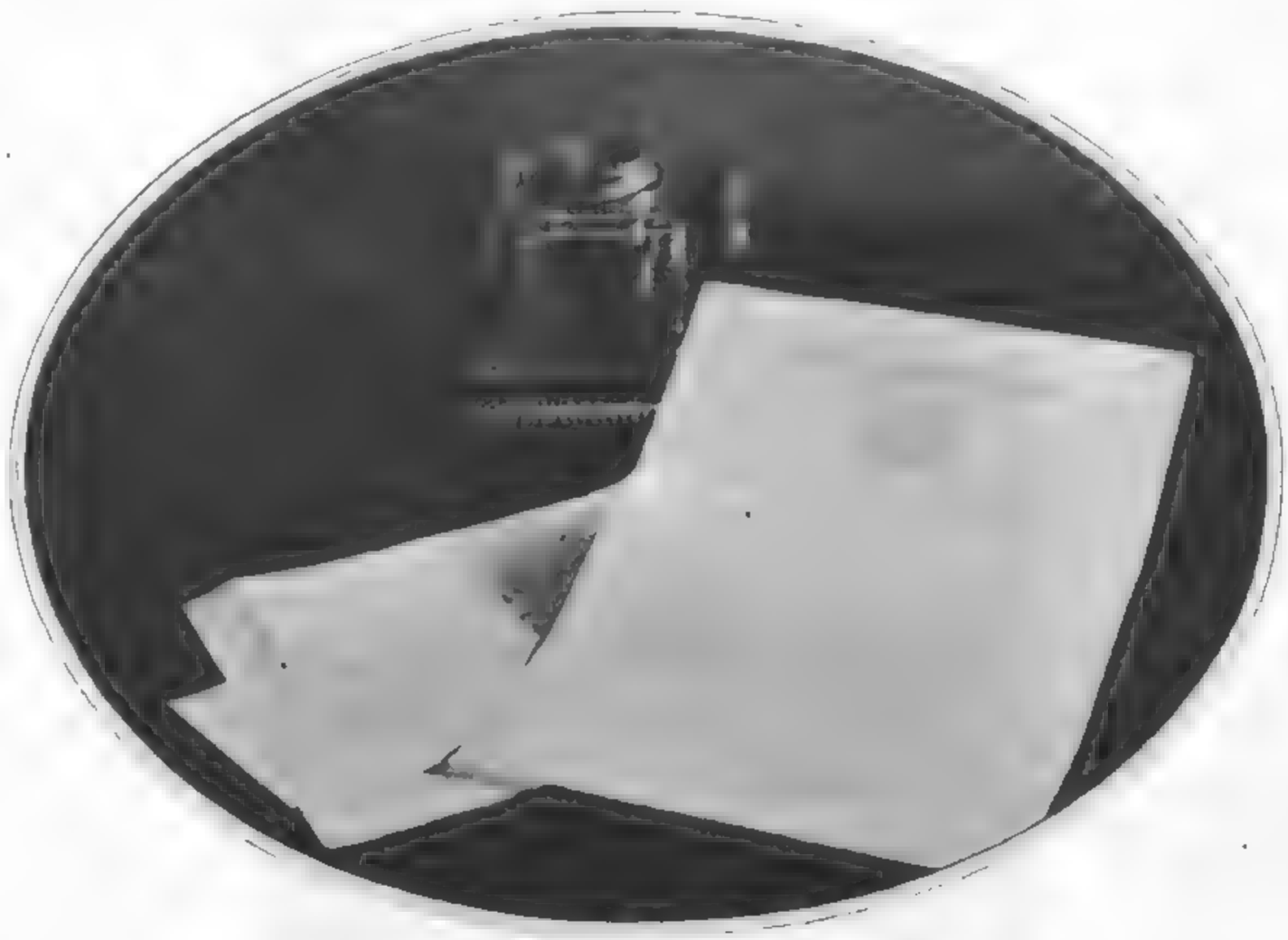

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"The Rag-content Loft-dried Paper at the Reasonable Price"

(Concluded from Page 30)

Silica, various alkalies, alkaline earths and metals are the raw materials generally employed in the manufacture of glass. Broken glass, called cullet, in varying amounts is usually added to the batch. Generally speaking, silica in the form of sand constitutes fifty to seventy-five per cent of the mixture. The alkaline bases most often used are soda ash, salt cake and potassium. The alkaline earths are lime and occasionally barium carbonate; the metallic bases are lead and occasionally aluminum, arsenic and zinc. The substances used to neutralize the colors imparted by other elements are manganese principally, and in some cases selenium, nickel and cobalt.

The first type of furnace used for melting glass was a fire-brick box in which stood the pot with the wood or coal fire on either side. The two general types of furnaces now used in glass manufacture are known as the pot furnace and the tank furnace. Both are heated by natural gas, artificial gas or fuel oil, and the usual temperature required to melt the batch is approximately 2600 degrees Fahrenheit. This temperature varies with the size of the furnace, the composition of the mixture and various other factors. Experts in the business tell me that the days of the pot furnace are numbered, because of its many disadvantages as compared with the more modern tank furnace. It was the introduction of the latter type of furnace which made possible the quantity production of glass, which has justified and prompted the development of automatic machines.

There are three kinds of glass—crown, Bohemian and flint glass. Crown glass is the common variety which goes into the manufacture of bottles, window and plate glass and some lenses. Its ingredients are silica, or ordinary sand, lime and soda. Bohemian glass is chemical glass. In its manufacture potash is substituted for soda. Flint glass is used in making optical instruments; also for cut glass and other ornamental glass. It is made of silica, potash and lead oxide. The last-named ingredient is responsible for the great weight of cut-glass articles and their high luster.

Blowing Big Cylinders With Compressed Air Machinery. The Cylinders are to be Cut and Flattened Into Plate Glass

It should be mentioned here that notwithstanding the superiority of the tank furnace over the pot furnace, the latter is the only type suitable for melting certain kinds of glass. Most of the special glasses, colored glasses and ruby glasses will probably continue to be melted only in pots as long as the volume of manufacture is no greater than it is now. The melting of glass by electrical energy is now a subject of careful and patient experimentation.

The manufacture of glass from the earliest times down to the present has depended largely upon some method in which the glass is blown by the breath of the glassmaker. Investigation has shown that the primitive glassworkers reversed the process of the modern blower. The latter, in making a vase or similar article, finishes the base first and the mouth last. The ancient glass blower first blew the body of the vase, and finished the operation by heating and closing the fractured base, meanwhile holding the vase by means of a rod fixed in the neck of the article. Practically all of the ancient specimens show signs of the base having been closed by melting. It is probable that after the withdrawal of the metal rod from the neck of the vessel the vase was filled with sand to prevent collapse, after which it was annealed by being covered with heated ashes.

Many of the processes to which glass is subjected, formerly carried on by hand, are now accomplished by mechanical, automatic appliances. Machines for the manufacture of bottles have been perfected. Bottle-making machines have been so improved in recent years that the manufacturer of the present day can turn out practically any kind or shape of bottle from one-tenth of an ounce to thirteen gallons in capacity. A modern fifteen-arm bottle-making machine can turn out 75,000 one-quart fruit jars in a twenty-four-hour day. Such machines not only gather their own glass and blow the bottle, but in connection with an automatic conveyor deliver the bottle to the leer, or oven, where the bottle is annealed. These automatic bottle-making machines can be operated twenty-four hours a day and every day in the year.

The operations in the plate-glass industry in many respects are carried on very much as they were two centuries ago, except that modern plants now employ certain mechanical devices for handling and annealing the glass. Melting is still done in open pots, from which the glass usually is poured on casting tables and rolled. A means for conveying glass melted in a tank furnace to the casting table without the introduction of bubbles or other defects would practically revolutionize the industry. The process of grinding and polishing plate glass is still awkward and quite expensive. A few manufacturers now employ compressed air to blow liquid glass into the shape of large cylinders which are split and flattened into plate glass.

One of our leading research workers who has devoted much attention to the manufacture of glass says that the principles of annealing glass have not been wholly worked out, and suggests that there is great need of a better understanding of the physical properties of glass at all temperatures, and of the relation of the chemical composition to the physical properties. The use of colored glasses for signaling, for color screens in photo-chemical work and for goggles and spectacles to protect the eyes indicates the great importance of gaining additional knowledge through extensive scientific research. The successful application of artificial illumination is associated closely with the type and quality of the glass used. If the glass manufacturers are not careful, the progress of the lighting industry of the country will be retarded through their inability to produce a grade of glass possessing the required properties.

Just now the glass industry would profit most from a closer coöperation between the chemist and the practical glass manufacturer. Too few of our universities offer adequate courses in glass technology, and as a result there is a lack of trained chemists and chemical engineers possessed of the kind of knowledge requisite to the rapid advancement of the glassmaking industry. One authority states that there is not a single college in the country that has established a course in glass technology in which the knowledge of the practical glassmaker is correlated with the known principles of chemistry and physics.

Although there are approximately 125 manufacturers of glass containers in the United States, it was only about two years ago that the first meeting of these men was held for the purpose of organizing the industry to study its own problems and to aim at improvement and standardization.

The need of standardization is clearly indicated by the fact that there are more than 4000 sizes, styles and types of bottles and jars now upon the American market. Standardization is sorely needed to bring something in the way of uniformity into the manufacture of glasses for use at soda fountains and other similar places. At the present time some fountains dispense their fluids in a three-and-a-half-ounce glass, while others use a glass that will contain six ounces or more.

As a result of this variety of glasses it is difficult if not impossible to train the workers at fountains to use the proper amount of flavor in mixing the drinks. At one fountain, where large glasses are used, there is plenty of soda and very little sweetening; at another fountain, which uses small glasses, the drink dispensed contains entirely too much flavor.

Some idea of the magnitude of the glass industry may be gained when one realizes that the glass manufacturers in this country each year consume an average of 870,000 tons of sand, 325,000 tons of soda ash, 150,000 tons of lime, upward of 2,000,000 tons of coal, and 88,500,000 feet of lumber. The total number of glass containers produced in the United States in 1919 was 3,744,000,000, with an estimated value of more than $100,000,000. The number of jars used for the preservation of food products, such as canned foods, preserves, pickles, olives, mustard, and so on, was 850,000,000.

An enormous number of jars are used in domestic canning operations, and there is reliable information to the effect that these jars are used on an average of three times before breakage or being thrown away. It is therefore probable that no less than 1,000,000,000 packages of food are inclosed in glass jars each year. The estimates for 1919 also indicate that about 250,000,000 glass bottles were used for catsup, vinegar, sauces, salad dressings and the like.

During the same twelve months, grape juice, other fruit juices and nonalcoholic liquors required 132,000,000 bottles, while soda, ginger ale and other carbonated beverages used more than 800,000,000 bottles.

The distribution of milk in the cities and towns of the United States now requires 200,000,000 bottles annually, while the druggists throughout the country use more than 1,500,000,000 bottles for dispensing drugs over their counters. Lost and stolen milk bottles cost the milk dealers of the United States hundreds of thousands of dollars each year. An investigation recently in Portland, Oregon, showed that the milk bottles that were lost and stolen in that city in a single year had a value of more than $50,000. In order to prevent this loss the milk dealers prepared and presented to the city council a proposal calling for the enforcement of an ordinance prohibiting the sale of milk bottles except when accompanied by certificates testifying that the seller is the lawful owner of the bottles offered for sale.

During past years there has been a great waste of glass through breakage resulting from careless handling and the improper packing of glass containers for shipment. An examination in one large city showed that an ordinary glass milk bottle will last from six to fifty trips, the average being 22.5 trips.

In other words, it is necessary for the dealer to obtain a new supply of bottles every 22.5 days. If he delivers 10,000 bottles daily, and they cost him three and a half cents each, his daily expense for bottles would be $15.55, or nearly $5700 a year.

In order to overcome this large loss the milk dealers in a number of localities have established milk-bottle exchanges which serve as a clearing house for mislaid bottles, which are collected and returned to their proper owners. The establishments of the different dealers are visited regularly, and all stray bottles are brought to the exchange headquarters, where they are washed, sterilized and assorted. Usually nothing is paid for bottles collected by the exchange, but all bottles brought in by junk dealers, ash men and others are purchased at a price of from one-quarter to one-half cent a bottle. Employees of the exchange visit the city dumps and many bottles are obtained from this source. In one large city the number of bottles thus recovered totaled 1,500,000 in three years. The usual charge for bottles returned to the owner is one and a half cents each.

In some of the milk-bottle exchanges a small profit is made, but the object of the organization is simply to help the dealers rather than to make money. A careful plan to save milk bottles in all communities would help reduce the price of milk to the consumer.

The manufacture of glass products is one of the great industries of the United States. Each year glass articles made in this country are shipped to all corners of the earth. During 1919 our exports of glass products totaled nearly $25,000,000.

Strange as it may appear, one of the greatest markets for American glass products is Argentina. In the matter of plate glass this country is the best market we have, while it ranks fifth among the countries of the world in the purchase of glass bottles and containers manufactured in the United States. The cologne distilleries of Argentina require more than 1,000,000 bottles each month to contain the liquids produced.

Of all countries that are increasing the size and importance of their glass industry, none is showing a greater activity than Japan. In 1918 the Japs started 240 new glass works, employing more than 3000 hands. The value of the output of Japanese glass plants increased from 7,000,000 yen in 1914 to nearly 41,000,000 yen in 1918. But notwithstanding this competition in the Far East, and the material progress that has been made by the glass industries of several of the European nations, the United States, with its abundant supplies of fuel and other requisites, is certain to maintain its position of preëminence in glass manufacture if the individual units composing the American industry carry out their present plans to secure for the industry the maximum benefits of invention and scientific research.

Chart of Recommendations
for AUTOMOBILES
(Abbreviated Edition)

GARGOYLE

Mobiloils

A grade for each type of motor

How to Read the Chart

THE Correct Grades of Gargoyle Mobiloils for engine lubrication are specified in the Chart below

A means Gargoyle Mobiloil "A"
B means Gargoyle Mobiloil "B"
E means Gargoyle Mobiloil "E"
Arc means Gargoyle Mobiloil Arctic

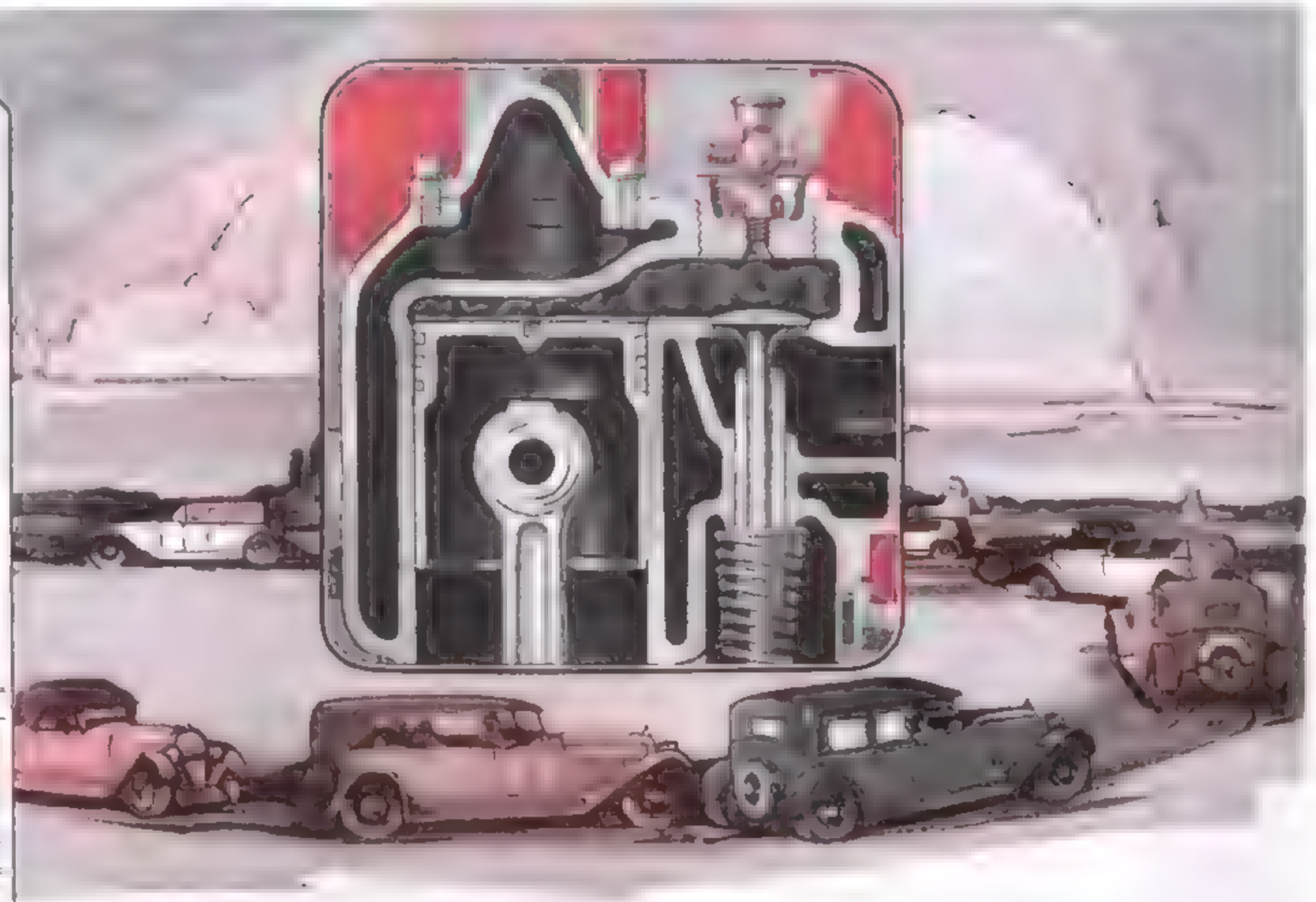
These recommendations cover all models of both passenger and commercial vehicles unless otherwise specified.

Where different grades of Gargoyle Mobiloils are recommended for summer and winter use, the winter recommendations should be followed during the period when freezing temperatures prevail.

This Chart is compiled by the Vacuum Oil Company, specialists in the manufacture of high-grade lubricants for every class of machinery. Its recommendations are based upon the experience of many engineers and motorists.

If your car is not listed below, ask your dealer for the Chart of Recommendations at your dealer's or send for booklet, "Correct Lubrication," which lists the Correct Grades for *all* cars

NAMES OF AUTOMOBILES AND MOTOR TRUCKS	1920 Summer	1920 Winter	1919 Summer	1919 Winter	1917 Summer	1917 Winter	1918 Summer	1918 Winter
Abbott	A	A	A	A	A	A	A	A
Buick	Arc	Arc	A	A	Arc	A	Arc	A
Cadillac	A	A	A	A	A	A	A	A
Chalmers (6-40)	A	Arc	A	Arc	A	Arc	A	Arc
" All Other Models	A	A	A	A	A	A	A	A
Chandler Six	A	Arc	A	A	A	Arc	Arc	Arc
Chevrolet (4 cylinder)			A	A	A	A	A	A
" (F A			A	Arc	A	Arc		
" (F B & 1 ton)	A	A						
" All Other Models	A	A	A	A	A	Arc	Arc	Arc
Cleveland	A	A						
Cunningham	A	A	A	A	A	A	A	A
Dodge Brothers	A	Arc	A	A	A	Arc	A	Arc
Dort	A		A		A	Arc	A	Arc
Essex	A	A	A	A				
Federal S X (Special)					A	A	A	A
" All Other Models	A	A	A	A	A	Arc	Arc	Arc
Ford	E	E	E	E	E	E	E	E
[illegible] Wheel Drive	A	A	A	A	A	A	A	A
Franklin	A	A	A	A	A	A	A	A
[illegible] Long [illegible]	Arc	A	A	A				
[illegible]	A	A	A	A				
Grant (6 cylinder)	A	A	A	A	A	Arc	A	Arc
" [illegible]			A	A				
" All Other Models	A	Arc	A	A				
Harroun	A	A	A	A	A	A	A	A
Hudson (6 cylinder)	A	A	A	Arc	A	A	A	Arc
" 8 cylinder	A	A	A	A	A	A	A	A
Holmes	B	A						
Hupmobile (Model 32)	A	A	A	Arc	A	A	A	A
" All Other Models							Arc	Arc
Hupmobile (Model 41)	A	Arc	A	A	A	Arc	A	Arc
" 8 cylinder					A	A	A	A
International	A	A	A	A	A	A	A	Arc
Jordan	Arc	A	A	A	A	A	Arc	A
King (8 cylinder)	A	A	A	A	A	A	A	A
Kissel Kar (Model 48							A	A
" 12 cylinder					A	A	A	A
" All Other Models	A	A	A	A	A	Arc	A	Arc
Liberty	A	A	A	A	A	Arc	Arc	Arc
Locomobile	A	E	A	E	A	E	E	E
Marmon	Arc	A	A	A	Arc	A	Arc	A
Mercer	A	A	A	A	A	A	A	A
Mitchell (6 cylinder)	A	Arc	A	Arc	A	Arc	A	Arc
" (8 cylinder)							A	A
Moline-Knight			B	A	B	A	A	A
Nash (Quad	A	A	A	A	A	A		
" (Mod 671					A	A		
" All Other Models	A	A	A	A	A	Arc		
National (6 cylinder)	A	A	Arc	Arc	Arc	Arc	Arc	Arc	A	Arc
" (12 cylinder)			A	A	A	A	A	A	A	A
Nelson	A	A	A	A	A	A	A	A		
Oakland (8 cylinder)									A	A
" All Other Models	A	A	A	A	A	A	Arc	Arc	Arc	Arc
Oldsmobile (6 cylinder)	A	Arc	A	Arc					Arc	Arc
" [illegible]	A	A	A	A	A	A	Arc	Arc		
" [illegible]	A	A	A	A	A	A	A	A	A	A
Overland	A	Arc	Arc	Arc	Arc	Arc	Arc	Arc	Arc	Arc
Packard	A	A	A	A	A	A	A	A	A	A
Paige (6 cylinder)	A	Arc	A	Arc	A	Arc	A	Arc	A	Arc
" [illegible]	Arc	Arc	Arc	Arc	Arc	Arc	Arc	Arc	Arc	Arc
" All Other Models	A	A								
Peerless (8 cylinder)	A	A	A	A	A	A	A	A	A	A
" All Other Models					Arc	Arc	Arc	Arc	Arc	Arc
Pierce Arrow	A	A	A	A	A	A	A	A	A	A
" (Coma 45 ton)	A	A	A	A	Arc	Arc	Arc	Arc	Arc	Arc
" All Other Models	Arc	Arc	Arc	Arc	Arc	Arc	Arc	Arc	Arc	Arc
Premier	A	A	A	A	A	A	A	A	A	Arc
R. & V. Knight	B	A								
Reo	A	Arc	A	A	A	Arc	A	Arc	A	Arc
Republic									A	A
[illegible]									Arc	Arc
" [illegible]	A	A	A	A	A	Arc	A	A	A	A
" [illegible]	A	A	A	A	A	Arc	A	A		
" (Com.) All Other Models	A	A	A	A	A	A	A	A	A	Arc
Riker	A	E	A	E	A	E	E	E		
Roamer (Model R. A							A	Arc		
" All Other Models	A	Arc	A	A			A	Arc		
Rock Falls	A		A	A						
Saxon			E	E	E	E	E	E	E	E
Scripps-Booth (4 cylinder)					A	A	A	Arc	A	Arc
" (6 & 8 cylinder	A	A	A	A	A	A	A	A	A	A
Standard Conl (Detroit	A	A			A	A	A	A	A	A
[illegible] Knight	B	A	B	A	B	A	A	A	B	A
Stearns	A	A	A	A	A	A	Arc	Arc	Arc	Arc
Stearns (Milwaukee	A	A	A	A	A	A	A	A	A	A
Studebaker	A	A	A	A	A	A	A	A	A	A
Stutz	A	A	A	A	A	A	A	A	A	A
[illegible]	A	A	A	A	A	A				
Velie (Model 34)	A	Arc								
" [illegible]	A	A	A	Arc	A	A	A	A	Arc	A
" [illegible]			A	A	A	A				
" All Other Models	A	A	A	A	A	A				
Westcott	Arc	A	A	A	Arc	Arc	A	Arc	Arc	Arc
White (6 cylinder)			A	A	A	A	A	A		
" [illegible]			A	A	A	Arc				
" All Other Models			A	Arc	A	A	A	Arc	Arc	Arc
Willys-Knight	B	A	B	A	B	A	A	A	B	A
Willys Six	A	Arc	Arc	Arc	Arc	Arc	Arc	Arc		
Winton	Arc	Arc	Arc	Arc	Arc	Arc	Arc	Arc	Arc	Arc



Compression Mistakes

Expensive risks in using oil heavier than that specified in the Chart

THERE are motorists—you will find some everywhere—who think too much of compression. This leads to trouble.

To "rush hills" they want compression above everything else. Someone suggests a heavier oil. They try it. And sometimes a car will temporarily show better compression with heavier oil than with the grade specified in the Chart. But the driver pays the penalty later.

Then there is the user of a worn car, with worn pistons, piston rings and cylinder walls. He thinks that heavier oil will help fill the larger clearances caused by wear, so the change is sometimes made. Compression may improve but the motorist runs serious risks.

There are four leading reasons why "heavier oil" invites expensive risks:

1. The rate of wear on different makes and types of engines varies widely. Reasons: differences in designs used in parts; differences in construction; differences in manufacturing processes; differences in materials used; differences in the care which individual motorists give their cars.

2. Wear is not uniformly progressive in proportion to the mileage covered. All new engines must be broken in. Rubbing surfaces must be worn one to the other to produce smooth contact. During the "breaking in" period, wear is slight but rapid. Then, for a period, wear is gradual and dependent upon the degree to which the engine is correctly and efficiently lubricated and the care the engine is given. Finally, as power lessens, engine performance becomes erratic—and as noise develops the car requires overhauling and replacements before *any* oil can supply correct lubrication.

3. Piston clearances and piston ring fits do not alone determine the choice of the correct oil. Three other vital considerations are—operating temperatures, the designs of the lubricating systems (which are frequently unsuited to heavy oils) and the inability of some engines to use heavy oil without the quick production of carbon deposits.

4. The use of heavy oil will not necessarily insure greater oil mileage or freedom from "oil pumping." When piston rings become worn in their recesses in the piston, oil pumping increases, and low oil mileage and carbon deposit follow.

GARGOYLE MOBILOILS are specified in the Chart for *engine results*. Every engine factor is considered by the Vacuum Oil Company's engineers when they recommend the correct grade for *your* car. Badly worn cars need overhauling. Heavier oils may only multiply existing troubles.

The correct grade of Gargoyle Mobiloils specified in the Chart will lubricate correctly every friction point in your car.

Don't invite trouble by using "a heavier oil."

If your car is not listed on the partial Chart to the left send for our booklet "Correct Automobile Lubrication," which contains the complete Chart. Or consult the complete Chart at your dealer's. *Then use the oil specified.*

In writing, please address our nearest branch.

GARGOYLE

Mobiloils

A grade for each type of motor

Domestic Branches: New York, Boston, Philadelphia, Pittsburgh, Detroit, Chicago, Minneapolis, Indianapolis, Kansas City, Kan., Des Moines

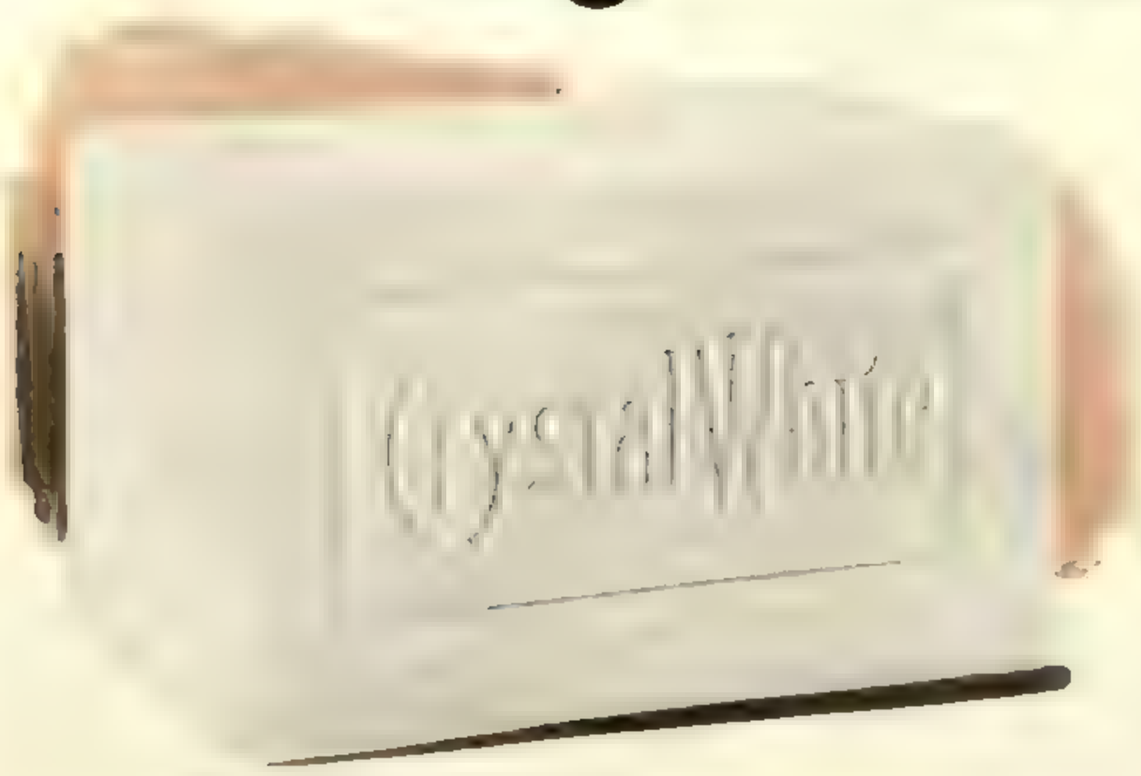
VACUUM OIL COMPANY

Specialists in the manufacture of high-grade lubricants for every class of machinery. Obtainable everywhere in the world

NEW YORK, U.S.A.

Peet's Crystal White

The Billion Bubble Soap



—For Baby's Little Things

Where health and comfort depend so largely on soft underclothes and dainty outer garments hygienically clean and sweet smelling, **Crystal White** is always the preferred soap.

This pure white soap made of vegetable oils is entirely free from harmful ingredients. Its concentrated cleansing energy will thoroughly cleanse the coarser and more badly soiled garments, as well as the dainty ones, without injury to the fabric. It is an ideal soap for laundry, kitchen and household use. Order it from your grocer today.

PEET BROS. MFG. CO.
KANSAS CITY SAN FRANCISCO

What a Man Gains in Going to College

By NATHANIEL BUTLER

ILLUSTRATION BY DOUGLAS RYAN

"One of the Greatest Advantages is That the Earnest Student Can Learn Not Only to Think but to Think Straight"

THEODORE ROOSEVELT has been quoted as having said, "In 1880 I was graduated from Harvard College and then began my education." Probably this has been interpreted by most people as a good-natured satire on Harvard, as if the college had contributed nothing to the education of the young man. What everyone knows of Mr. Roosevelt would seem to make it entirely safe to assume quite a different interpretation — namely, that the college course at its conclusion is valuable chiefly not for what the graduate knows but for what he will presently be able to learn; not that then and there he can interpret life profoundly and truly but rather that because of the way in which the college has dealt with him he can, more truly than he otherwise could, interpret and use the experiences of life as he encounters them from time to time. This may be the subtle meaning that lurks in our habit of calling the termination of college life commencement.

However, even those who would insist upon this view would no doubt agree that a college course is not a *sine qua non;* that without it men achieve happiness, honor, success; and that without it they become widely useful. Life itself is a college, a university; and in its courses culture, discipline and practical utility are wonderfully and wisely mixed. But the theory of those who advocate higher institutional, liberal—in distinction from strictly vocational—training is this: That the college arranges, systematizes, coördinates and focalizes the helps to vigorous manhood and womanhood in such a way as to bring these to bear upon men and women in a fashion which experience has shown to be best.

Considering the time of life when the work of education ought to be done, the most costly education with the minimum of results to the individual is that which is picked up here and there as life presents opportunities and as boys improve them. With their well-ordered and enriched courses, and their organized social life, the schools effect for young men an enormous saving of time and costly mistakes. Even if we allow the claim that the college offers nothing that life outside of the school does not offer, the advantage is on the side of the school.

Higher Education Not for All

IT WILL probably be further agreed that some boys ought not to be advised to go to college. First of all, there are those for whom it is economically out of the question; for whom a college course would be an excellent thing if it could be managed. If it is clear that further study beyond the high school is impracticable, the individual ought to receive before he emerges from the high school such guidance and training as will prepare him to choose some calling intelligently and to enter upon it with some degree of efficiency. This group, however, is practically negligible, because the doors to our colleges and universities, especially the state universities, are so wide open and the avenues to them are so clear that practically every American boy who wants a college course may have it.

The second group of those who should not be advised to go to college consists of those whose full measure of culture and attainment, so far as school can help them at all, is reached before the college stage. They are of the type of persons who are happy and useful as hands, employees, capable of doing good work under direction, but not capable of large responsibility or of leadership. If in the judgment of parents and teachers and friends a boy's measure of enlargement, so far as the school can contribute to it, is reached when the secondary school is done with him, then it is surely time that he lend a hand in whatsoever the world will give him to do. As soon as the general school has done for him all that it can, it is time that he set about learning his trade, earning bread and serving his fellows. And in addition to those whose capacity to profit by liberal culture is limited, there is no doubt another group of persons of first-rate natural endowment who discover themselves and develop their capacities more surely through the experiences of actual participation in business or industry than would be possible through the experiences of the higher school. College is only one avenue between the period of early youth and that of adult activity.

There is one more limitation reducing to still narrower limits the college group. Higher institutional education is preëminently for the strong and generous-minded. In a sense the higher culture is not democratic; it is selective and exclusive. The presumption is not in favor of sending to college the mentally or physically feeble, the selfish or indifferent, the narrow-minded and the low-minded. The college cannot be, and should not try to be, a substitute for the hospital, the reformatory or the kindergarten. Its joys and privileges, its trials and tests and its results are for men and women who have capacity for largeness, fullness, wholeness of life; and its organization should be perfected and its standards rigidly maintained with a view to such.

The best American colleges are trying to administer their entrance requirements with this in view; and many institutions send home every year, mainly in the earlier stages of the college course, a considerable number of those who prove themselves unable to maintain a high standard. All this is merely saying that there are boys for whom there are very good reasons why they should not be advised to proceed beyond the high school to more extended liberal education. Everyone familiar with college conditions knows that there are at all times many students in college who ought not to be there, for their own interests as well as for the interests of others.

The groups thus far described comprise, I believe, altogether the minority of American boys. For the average American boy who is normal physically, intellectually and morally, what is there to gain in going to college?

The United States Bureau of Education issued some time ago a bulletin bearing the title, The Money Value of Education. Of the many graphic charts and tables illustrating the discussion, one shows that with no schooling at all thirty-one persons out of five million attained distinction; with elementary schooling eight hundred and eight out of thirty-three million achieved a like level; with high-school education twelve hundred and forty-five emerged out of a group of two million; and with college education five thousand seven hundred sixty-eight arrived at this point out of a group of one million. It is further shown that in the New York bridge department the average salaries for positions demanding only reading, writing and arithmetic are nine hundred eighty-two dollars, while for positions demanding high school and two or three years of college or technical education the average salary is twenty-four hundred dollars. I have been told that a large coal and iron company has on its pay roll more than seventeen thousand men, and that of this number three hundred receive three thousand dollars a year or more, and that of this three hundred two hundred eighty-six are college graduates.

Mr. Sabin's Testimony

I HAVE in my possession direct testimony from the presidents and registrars of liberal-arts colleges, such as Williams, Amherst, Bowdoin and Brown, to the effect that a large number, and in many cases the great majority, of their graduates find places in commercial and industrial enterprises. These concerns do not expect that their important positions will be filled by young men who have worked up from the lowest places to the highest. They prefer to take college graduates who have no business experience, but are versatile, alert, with some knowledge of economics, history and social science, with evidence of capacity for executive work. In 1919 a number of articles were published entitled The College Man. These articles were written by commercial and industrial leaders of this country. Mr. Charles Sabin, president of one of the largest trust companies, wrote:

"Every employer is looking for the man who not only can think but will think. One can hire any number of people marvelously skilled in routine or in detail—human machines that will run on splendidly as long as motor power is supplied and nothing unusual turns up in the work. It has been impressed upon me through many years of contact with college graduates in business and in banking that the well-trained college man grasps intricate situations and reduces them to essentials much more quickly than the equally well-trained man who has not had the advantage of the broader fundamental education which the college should give."

Mr. George W. Perkins wrote:

"One of the greatest advantages in a college training is that the earnest student can learn not only to think but to think straight. The present and the immediate future hold out opportunities such as never before existed for the real thinker.

"Our educational plants, so to speak, have each year been turning out an increasing number of men and women who think straighter and more independently than if they had not had the advantages of education.

"The great need of the future is business statesmen rather than expert traders or technicians. I do not mean

at all that we should have fewer expert traders and technical men, but that we should have much more real statesmanship in business. In all this we have a right to expect the college man to lead."

My first answer, then, to the question "What does a man gain in going to college?" is that he gains the kind of preparation for his career which commerce and industry distinctly demand and for which they bestow their rewards.

In the second place, a man gains from college the kind of training that develops his ability to live with others as a neighbor and citizen. He must know not only how to use with skill his working hours but how to use that portion of his time which is free for social activities. Emerson said very truly that no man has a right to live in the world who cannot earn his living and pay his debts. But if you have a number of thousands of people living together who know nothing and care for nothing beyond earning their living and paying their debts, you have in no sense a community. There must be a considerable number of those who can think and lead and help, even though a large proportion have to be helped and led and have their thinking done for them.

These leaders and helpers are very largely the products of the colleges. They are well described in sentences written by the former president of Reed College as "ministers of the gospel, with the zeal and inspiration of the missionaries of old"—leaders in the realm of journalism—"leaders equal to the growing opportunities for improving human life in the manifold forms of social service, men in commerce, in manufacturing, in banking, in mining, in distribution, in transportation, with a conception of the meaning of their enterprises and their opportunities far beyond the scope of technical preparation—available men equal to the task of leadership in the government of our states, of our nation and especially of our cities."

The Wise Words of William James

THE late William James, shortly before his death, made an address on The Social Value of the College-bred. I do not quote his words, but in substance he said this:

"I have been giving much thought to the question, how we can justify the enormous expense involved in college education. I have come to the conclusion that it is justified because a liberal education enables you to know a good man when you see him."

When it is recalled that Professor James was talking to girls of Barnard College, it will be admitted that his counsel was quite specific, for any education which enables a girl to know a good man when she sees him may be regarded as vocational education. However, his meaning becomes quite clear as he says further:

"A good education makes you incapable of being content with the second or third best. In a democracy like ours one of the most fatal things would be that the people at large should be content with the second or third best, and one of the most vital things is that our people should demand that our best men and women lead us and that we follow them."

Never more acutely than at present have we realized the importance of the machinery that will maintain the supply of men who will disregard party affiliations and insist that our best men lead us and that we follow them. The college has proved itself an important part of such machinery.

In the third place, the college maintains the supply of men who know how to get for themselves and for others the best things out of life. To earn one's living, to succeed in one's specific career, is surely an end in itself, but it is not an end by itself. We must get out of our minds the belief that earning a living is the chief end of education and of life. It is not. This is not to say that earning a living is of minor importance. Any conception of education that does not recognize and provide for this is, of course, defective. If I do my day's work that I may draw my day's pay, that I may do another day's work and draw another day's pay, to be followed by another day's work and its pay, I am getting nowhere.

But all this working and drawing pay and even accumulating a bank account take on meaning and significance if I realize that the end of it is to be expressed in terms of art, music, literature, recreation, courtesy, friendship, religion. Dr. Richard C. Cabot wrote a convincing book on What Men Live By—namely, work, play, love, worship. We are continually forgetting all this and deceiving ourselves into supposing that our lives are motivated by salary and wages, whereas our efforts to earn salary and wages are in fact energized by our love and desire for what William James used to call the useless things of life. We have only to be reminded of the fact, as Wordsworth reminded us when he said that we live in admiration, hope and love, to know that we have believed this and practiced it all our lives. Former President Hyde, of Bowdoin College, has left on record a classical enumeration of what a man gains in this respect from going to college:

"To be at home in all lands and all ages; to count Nature a familiar acquaintance and Art an intimate friend; to gain a standard for the appreciation of other men's work and the criticism of one's own; to carry the keys of the world's library in one's pocket, and feel its resources behind one in whatever task he undertakes; to make hosts of friends among the men of one's own age who are to be leaders in all walks of life; to lose oneself in generous enthusiasms and coöperate with others for common ends; to learn manners from students who are gentlemen; and to form character under professors who are Christians—these are the returns of a college for the best four years of one's life."

Who's Who in America is a record of the names of living men of eminence in every vocation. The edition for 1916–17 contained twenty thousand one hundred fifteen names of those who furnished the editor with educational data concerning themselves. Of this number seventy-two and eighty-eight one hundredths per cent enjoyed the benefit of college training. Those who were actually graduated constituted fifty-nine and fifteen one-hundredths per cent.

At this point there appears satisfactory evidence that in preparation for success in one's career; in development of the social consciousness, the social conscience and general social efficiency; in ability to get the best out of life and to put the best into life, the men who emerge from the American college, taken as a class, have gained more than they have lost through their undergraduate life.

The late Alice Freeman Palmer wrote a little book entitled Why Go to College? It was intended for girls, but is quite as pertinent to the case of boys. One of her first answers to the question was her assertion that college life is, or ought to be, the best sort of good time, not the good time of self-indulgence or moving along lines of least resistance, but the good time of generous friendships and high ideals and noble rivalries and matching power with power; the good time in which one learns what Sir Arthur Helps has called the art of living with others. The college man or woman has a rich and glorious background for life which no one else possesses, and he sees life from a point of view shared only with his fellows. To have been genuinely and generously happy for four good years of real life is a joy forever. I would secure that at any reasonable cost for every boy.

The characteristics which are sometimes regarded as peculiar to the college boy—indifference, vanity, egoism, argument, slang—are in fact those of youth, whether in or out of college. There is room for a wide difference of opinion as to whether between the ages of eighteen and twenty-four the youth gets these things knocked out of him and gets some sense knocked into him more effectively in business or in college.

It is sometimes said that the disadvantage which the college man suffers is his isolation from the world of actual business and industry and from contact with mature men who are engaged in the business of life. As colleges are now organized and as faculties are manned, the situation affords advantage rather than disadvantage to the boy in college. In the classroom he comes under direct influence of instructors who in large numbers participate actively in the commercial, industrial, social, political and religious activities of their communities. Neither the twentieth-century student nor the twentieth-century college professor is a recluse. The twentieth-century college is not a monastery.

The Growing Army of Students

THE actual enrollment of students in American colleges indicates the faith of the people that the college course represents a gain rather than a loss. It has recently been stated on the highest authority that in the year before the war there were one hundred thirty-nine thousand students in American colleges and universities. Last year there were one hundred eighty thousand. This year, if early registration reports prove accurate, there will be close to a quarter of a million. By no means all of the enormous attendance this year is due to war recovery. There are many men, soldiers and others, who would never have come to college at all except for the war experience. Say what we will about the Students Army Training Corps, through it thousands of young men came in touch with college life who never would have had the chance otherwise.

The twenty-two thousand high-school graduates of 1890 had increased to two hundred twenty-five thousand in 1918, and with nearly two million students in high schools this fall it is clear that the present rush to the colleges is but the forerunner of a mighty tide.

I once heard a man say, "I think that a boy goes to college at the peril of his soul." That is no more true than it is that every man arises in the morning from sleep at the peril of his soul. College life is not beset with more moral pitfalls than life outside the college; and, indeed, with its carefully organized social and religious life, it may fairly be claimed that the advantage in this respect is on the side of the college man. It is probable, though it cannot be objectively proved, that if you select at random one thousand American college undergraduates and compare them with a thousand young men of equal age, also selected at random, from those who are not and never have been in college, the former group will be found to be superior in their average level of physical, intellectual and moral attainment and prospect.

Statistics of college attendance and of college endowments, the judgment of leading men in commerce and industry, the expressions of confidence of the American people in their colleges, and the degree in which the graduates of American colleges have led in every walk of public and private life testify to what a man gains in going to college, in his ability to get the best things out of life, to stand for the best things in life, to find his place and do his work.

DRAWN BY GEORGE L. WOLF

THE always unusual value of the Hupmobile is now made even more unusual; its beauty and good style are now greatly increased.

The new top is more shapely and more sightly. The back curtain has a plate glass window. Upholstery is improved. Fenders are new design. Finish is a new shade of blue. And the rear lamp is the fan-light type by which the Hupmobile has long been identified.

Comfort and convenience are further promoted by the outside door handles, the windshield cleaner, and the moto-meter.

These are real elements of value, we feel, which make the Hupmobile more desirable, and which add much to the satisfaction of having a car which performs so splendidly, and which always does so much for so little.

The Anthology of Another Town

By E. W. HOWE

ILLUSTRATION BY RAY ROHN

Doc Lathrop

SOMEHOW everybody in this town has been trained to say Doc Lathrop is a very busy man. When we see him driving furiously in his automobile we say: "There goes Doc Lathrop! Probably someone is very sick, and has sent for him in a hurry."

Doc drives faster than any other citizen we have, and we are always expecting him to get killed; but we know that in the doctor business time is important, and when we see him coming we get out of the way, and wonder who is about to die.

The other evening some of the young married people had a picnic over on Deer Creek, and, as usual, Doc Lathrop was late in coming; he is usually on time at a bedside, but always late at social affairs, he is so busy.

But we forgave him, as we supposed he had an important case. And when he did come he must have been running fifty miles an hour. His wife had come with some of the neighbors, as she is afraid to ride with him.

Soon after he arrived it was discovered that someone had forgotten the watermelons, and Doc Lathrop at once volunteered to go back to town after them; he is a good fellow, and no one can help liking him. So away he went, and the last we saw of him he was going so fast everybody thought he would be back in ten minutes.

The women began getting the supper ready, and when doc didn't come back in half an hour we all began worrying, particularly his wife, who was always expecting something to happen. Eddie Batty and Walt Bell went out to see what the trouble was.

This is what had happened: Doc was rushing along after the watermelons, and hurrying, as supper was late anyway. Suddenly ahead of him, in the dark, loomed up a red light. Nothing makes Doc Lathrop so impatient as a car ahead of him, and when he saw the red light he thought it was the tail light of a car, and made a dash to go round it. The red light turned out to be a lantern to give warning that a bridge was out. Doc went into the creek at sixty miles an hour, and when Eddie Batty and Walt Bell brought him back he was a sight.

His wife's screams broke up the party.

Dud Gary

PEOPLE of this town don't know much literature, but they knew enough to call Dud Gary an Apollo, he was so good-looking.

Dud went to the city to live five years ago, and seems to have actually made good. The old men say such a thing as a handsome young man making a conspicuous success never happened before.

Mrs. Emma Morse, War Widow

ONCE during the Civil War my father came home on furlough to look after things and put the farm in shape for winter. One morning he announced he was going to the timber to chop, and told my brother Jim and me to go to the home of Mrs. Emma Morse, war widow, and help the neighbors husk her corn. Mrs. Morse lived seven miles away, and we had never been there, but started, after getting directions.

We were little boys, and about noon concluded we could not find the place. So we went back to where father was working in the woods to tell him.

Cutting a switch he gave us both a whipping.

"Now see if you can find it," he said, without giving us any further directions.

We found the place just before dark, and ate up nearly everything in the house, as we had had no dinner.

A number of the men were still there, and we heard them talking about hauling down a flagpole that night at the home of Squire Bondurant, a well-known Southern sympathizer. The squire frequently displayed a rebel flag on the pole, and the Union men had decided to get rid of it. The Bondurant place was not far out of our way, and we concluded to go along. The men said we might, providing we would agree to keep very quiet.

They fooled round so long that it was almost midnight when the pole fell with a crash. Then we all took to our heels. As we couldn't run so fast as the men the squire soon overtook us, and marched us back to his house. I was for being diplomatic and telling him how we happened to be there, but Jim was crying mad and defied him. He had a barlow knife and tried to cut the squire with it. Jim said our father was a soldier and that he would come after us and bring a gun.

We were kept an hour, and then cuffed and sent home. Some of the men had stopped at our house, apparently, and reported our capture, for we soon ran into father and Bent Early, another soldier at home on furlough. They were on horseback, riding furiously, and both carried shotguns.

We supposed father would be glad to see us after our stirring adventure, but he whipped us for not reaching Mrs. Morse's in time to assist in husking her corn.

That was the way boys were treated in the early sixties

Chet Wiley

JOE LORD'S wife is a good cook, and people like to be invited to her house. She had a number in to dinner last Sunday, and Chet Wiley was included.

Tommy Staggered Along, Carrying His Little Brother, Who Seemed to Enjoy the Adventure Too

When he saw she had fried chicken he said: "Why is it one always finds fried chicken on the table when invited out? I'm tired of it. Have you anything else in the house?"

It was an embarrassing situation, but Chet finally said he had to eat something, and took a piece of the breast.

Later he acted worse; he said everyone had mashed potatoes and gravy and coleslaw and wondered that in these days, when domestic science is taught in every school, something new and appetizing couldn't be thought of. He managed to eat, but kept saying there hadn't been a new thing put on a table in this town in ten years.

"I don't rebel when I am offered bacon and eggs for breakfast year in and year out," he said, "but really one expects a little variety at a company dinner."

When apple pie and ice cream were brought in Chet was so indignant that he left the table. Finding his hat in the hall he slammed the front door and walked away.

Those at the table said he must be crazy and that they had long been noticing it coming on. Mrs. Lord was in tears, and Joe, her husband, excused himself and went downtown.

He soon found Chet joking with some of the boys, and proceeded to deliver a lecture about ordinary politeness.

Chet was astounded. He said this was the dullest town in the world; that no one in it appreciated a good joke. He said his stunt had been pulled off at a dinner given by the Gridiron Club in Washington, capital of the nation, and thought so good that it was sent out by telegraph. Chet said he had enjoyed his dinner and that it was fine, of course, as Mrs. Lord's dinners always were.

But Joe wasn't satisfied and insisted on Chet's going back and apologizing.

"I give you my word I thought it was funny," he said. "I wouldn't offend your wife for the world."

"Well," Joe replied, "she didn't think it was funny; and, to be frank, I don't. There is no Gridiron Club in this town, and I don't believe there will ever be a demand for one."

Chet says that hereafter he intends to be just as commonplace as he can be.

Mrs. Clark Stillman

THE Camp Fire girls arranged for an outing over on Big Creek, and Mabel Stillman said to her mother: "Mamma, we have decided to invite you to go along as chaperon."

Mrs. Clark Stillman is a plain-spoken woman with a good deal of sense, and replied: "No, Mabel, you don't want me to go along as chaperon; you want me to go along as cook."

Abner Wells

WHEN there is a death in this neighborhood the more intimate relatives of the deceased are additionally grieved because they know they will be compelled to offend either Jake Harris or Abner Wells, the undertakers. It is like buying a new suit of clothes; if we buy at the Palace we are ashamed to pass the Gem, knowing the owner and clerks will have their feelings hurt.

For years Jake Harris had everything his own way here in the undertaking business. He was so capable and sympathetic that we believed a rival could never get a start; so when Abner Wells came along and opened up parlors we pitied him.

But Abner waited patiently, devoting all his time to making friends and acquaintances. Finally people began saying it was a shame for a new citizen, and an excellent one at that, to be so humiliated, as he had no business for months.

Not that we found fault with Jake Harris; no one could do that and be just. But we were compelled to admit Abner Wells was a good man. We tried to find some fault with him, to excuse our neglect, but couldn't do it; the truth was, Jake Harris had met his match.

When Squire Hunt and Mrs. William Oglethorpe, both prominent, died the same day, and it was known a good many carriages would be required, the Hunts made a break and went to Abner. And he fulfilled every expectation; the arrangements were perfect.

After that Abner did better; by degrees he did well, and now there is an unspoken agreement in the community that when Jake Harris had the last funeral Abner Wells gets the next one.

Pete Ansen

AT THE last meeting of the literary society at the Brick Church the subject for discussion was: "Resolved, That men are more useful than women."

Pete Ansen was one of those selected to represent the side of the men, but he said no gentleman would engage in a debate on that side of such a question, and indignantly left the church.

All the others selected to argue for the men were equally gallant, so a decision was given for the women, and the meeting broke up, everybody feeling foolish; it was agreed that that particular meeting of the literary society was a failure.

Archie Hillman

WHEN the courthouse bonds were voted four years ago we generally opposed them here. Not that we ever expected to get the county seat from Centerville; that seems to be settled, after several bitter contests, but the amount was too large, and we felt we had a right to express disapproval.

But Archie Hillman, a well-known and progressive citizen of our town, favored the bonds. Indeed, he was active in favoring their issue, and made a good many of us mad. Archie said our county was the richest in the state and needed a courthouse that would be a credit to modernism.

Archie is strong on modernism and had the satisfaction of winning. Ever since, to justify himself, he has talked a good deal about the new courthouse, and this talk irritated the rest of us.

Six months ago a man named Baker appeared here to promote a hundred-thousand-dollar enterprise, and immediately called on Archie Hillman, and said to him: "Everybody knows you. Your name is a household word. If I can get your assistance, success is certain. We will make this town a city."

(Concluded on Page 41)

THE GREAT THINGS OF LIFE—WORK

And whether the work be a grind or a game

THERE is toil that's merely a burden; and toil that's a real delight. What makes the difference between the two? Good air and good hours? These play their part. But joy comes in when the gloom goes out; and whether the work be a grind or a game depends most of all on the light.

AUTHORITIES have stated that seventy workers are injured every single day in the United States because of inadequate or improper light. Are some of these workers yours?

The Edison Lamp Works has just issued a series of studies in industrial lighting of unusual character and value. They represent the results of exhaustive investigations on the part of highly trained lighting engineers.

Send for the bulletin which deals with the class of lighting in which you are interested.

EDISON MAZDA LAMPS

EDISON LAMP WORKS OF GENERAL ELECTRIC COMPANY

Protect Them from Winter Blasts

FOR complete comfort and economy install the simple IDEAL-Arcola Heating Outfit.

It is designed for the small home with or without a cellar.

The IDEAL-Arcola may be placed in any room with a chimney connection. Hot water is circulated through small pipes to AMERICAN Radiators, thus evenly warming all rooms with one fire.

Many an owner is using less coal to heat the entire home than was formerly required to heat one or two rooms.

Burns any local fuel—outlasts the building.

Get an estimate for an IDEAL-Arcola Heating Outfit for your old or new house from any heating dealer. It can be put in at any time quickly and easily.

Write for illustrated catalog showing open views of IDEAL-Arcola Heating Outfit installations in 4,5,6 or 7 room cottages, bungalows, flats, schools and small buildings.

Simple way of heating 5-room house with Ideal-Arcola Heating outfit.

AMERICAN RADIATOR COMPANY

Dept. 57, 816 South Michigan Avenue, Chicago, Illinois

Sales Branches and Showrooms in all large cities

Makers of the famous IDEAL Boilers and AMERICAN Radiators

(Concluded from Page 38)

Archie's enthusiasm was at once aroused, and he went round with the agent bothering the rest of us to buy stock. And though Baker was always saying that Archie's name was a household word we noticed that half the time he called him Tillman. But Archie believed sincerely in the enterprise, and not only urged others to subscribe but bought liberally himself. When Baker needed money to pay the extravagant expenses of the campaign he induced Archie to take another block of stock; which Archie was willing to do, as he wanted our town to become a city.

One day it developed that Baker was a grand rascal, and he was arrested. It developed also that Archie was his principal victim. Others had been a little suspicious of the stranger, and were cautious.

The robbery was so plain that Baker was sent to the penitentiary, and when the sheriff took him off he said to the officer: "Sheriff, I expect to be back here in a year or two, and will be in urgent need of money. I have not made you much trouble as a prisoner, and I have just one request to make: Don't let anything happen to the courthouse during my absence. When I come back I want to sell it to Archie Hillman."

Cole Overton

WE ALWAYS dread to see Cole Overton coming, he is such a bore. Besides, he thinks he is the most popular man in town, and that if he should talk of leaving we would vote bonds to keep him.

The other evening he called at Homer Miller's and insisted on playing euchre, though the Millers were tired. At eleven o'clock Cole wanted to play another rubber, and when the Millers said they didn't want to play any more he asked indignantly: "Why, hasn't a guest any rights at all?"

Mrs. Colton Harvey

COLTON HARVEY married a month ago, and for the first dinner in their new home his wife made a pie.

"I'm afraid," the bride said, "that I've left something out, and that it isn't very good."

Colton tasted it and replied: "There's nothing you could leave out that would make a pie taste like this. It's something you've put in."

Ben Hinkle

"WHAT makes me mad," says Ben Hinkle, "is that when my wife asks for a lot of money she always calls it a 'little change.'"

Pony Walsh

A NOTED slow man visited at Pony Walsh's last week. He arrived Monday evening to remain until Wednesday. Pony didn't disturb his guest Tuesday morning, and by the time he was dressed and ready for breakfast it was Wednesday noon, and time for him to start home.

Elder Haskins

WE HAVE in this town a woman who is generally known as Elder Haskins, because of the manner in which she runs the Brick Church. When a new preacher arrives he must get along with Elder Haskins or soon we hear he will not do.

But the last man, who came six months ago, defied Elder Haskins. He said the Bible plainly directed women should have nothing to do with the management of the church. His name was Jasper, and soon the men round town were betting on the result, with Elder Haskins the favorite.

Parson Jasper became so much excited over the controversy that he preached sermons about it, and was so plain in his language that Elder Haskins tried to get her husband to horsewhip him. But John Haskins was a peaceable little man, while the parson was big and naturally quarrelsome. Parson Jasper used wafers in the communion, but the elder would not partake, saying the Bible plainly designated bread. Her husband joined in this revolt, but would not go further.

The row became so fierce finally that little else was talked about, and some of the members wrote the bishop asking him to come and settle it. But the bishop replied that he was busy and that the brethren should get along in peace. Then Parson Jasper made charges against Elder Haskins to the bishop, and Elder Haskins made charges against the parson.

One day the bishop arrived in town unexpectedly. He refused to be entertained either at the home of Elder Haskins or at the parsonage, and went to the hotel, where he held a court of inquiry and talked with pretty much everybody inside and outside the church.

The following Sunday morning he preached at the town hall, the Brick Church being too small to accommodate the great crowd. The bishop was really a remarkable pulpit orator, and his sermon encouraged and helped everybody. We had never heard the kingdom so well described; we had never before felt so satisfied that we were humbly endeavoring to inherit it.

And after working us all into a fervor the bishop gave his decision: He turned both Elder Haskins and Parson Jasper out of the church.

And now we call her "Mr." Haskins.

Tommy Bush

THERE lives in my neighborhood a little boy named Tommy Bush, who greatly interests me. He is a good boy and tremendously active, and always in trouble, though I do not believe he wants to worry his mother, whom he loves devotedly.

One morning Mrs. Bush gave Tommy the baby to hold while he was sitting on the porch, and within a minute he was at the back of the lot with it. In the alley he met a number of other boys and followed them.

The boys went to a pasture where there was a pond, and Tommy staggered along, carrying his little brother, who seemed to enjoy the adventure, too, though he wasn't more than a year old.

The mother soon missed the baby, and was not long in striking Tommy's trail. Arriving in the pasture she found the boys getting ready to go in swimming; and they were undressing the baby, as they intended to take it in with them.

Tommy didn't realize he had done anything wrong when his mother grabbed the baby and jerked him.

"Why, mamma," he said, with the greatest surprise, "what are you doing away out here?"

Agnes Harvey

AGNES HARVEY is quiet, capable, neat, always right and generally admired. Her sister Mary is a good soul, but awkward, talks a good deal, and everything comes to her with difficulty.

The mother of the girls said lately: "I can understand why Agnes gets on poor Mary's nerves."

John Lisenbee

EXCEPT that he lacked thrift and had no marrying sense, not much could be said against John Lisenbee, for he usually worked and did the best he could. He made three bad matches. The first one disgraced him, and the second was as poor a manager as John himself, for her house was always a fright and her children the talk of the town, they were so poorly taken care of.

The second wife died as the result of an operation by a young doctor who wanted to prove how good he was, and John's experience with her sobered him. For seven years he lived with his four daughters and got along in reasonable comfort, except that his daughters were always pestering him, as they feared he would marry again and disgrace them.

This is what he actually did finally, in spite of the care his daughters exercised. One Saturday night he married the Widow Thompson. He had been going to see her three months, it was afterward learned, but was so sly about it that no one had opportunity to warn him.

Mrs. Thompson was of a marrying turn, too, and had buried three husbands. She took care of a number of stores and offices for a living, and it was said one druggist paid her in gin, as she claimed to need it as a medicine.

John Lisenbee went to live at her house, as his daughters were mad about his marriage and said he could not bring her home. Nor would they let him take any of the furniture; they said it belonged to their mother. So John went to his bride's home with nothing.

The Monday after his marriage he found he had lost his job; the flouring mill where he had long been employed was compelled to lay off some of the hands, and John drew the bad luck.

This angered his third wife, and she sat on the front porch and grumbled in a voice so loud that the neighbors became interested. After that, all through the summer it was one of the amusements of the town boys to gather in a barn in front of Mrs. Thompson-Lisenbee's house Sunday morning and hear her go on. Mrs. Thompson-Lisenbee seemed to carry her cross with reasonable patience until Sunday morning, when it overcame her and she rebelled.

"Why, mamma," John would reply to her tirades in his gentle voice—he called her "mamma" from the first day—"we don't know I can't get work again. The miller says he believes he will be able to put me back in the fall."

Then Mrs. Thompson-Lisenbee would scream in a voice that could be heard a block away: "Yes, I've heard that before! Why didn't you tell me you had nothing, instead of making me believe the miller might take you as a partner? Why didn't you tell me you hadn't a bed to sleep in? Do you suppose I'm made of iron? I slave all day downtown, and then come home and get supper for two. What does a woman want with a husband? To look at? They're all bad enough, God knows, but some of them occasionally bring home a beefsteak. Have you ever brought home anything? If you have I dare you to name it."

And so it went on every Sunday morning, from the time they got up until John went downtown, hoping to find a farmer who would give him work; he had become desperate and would take anything. He couldn't have enjoyed his breakfast much, with that sort of sauce. She abused him so much that she became a fine talker, and some said she was capable of delivering a lecture. A good many of the men joined the boys in the barn opposite her house to hear her go on.

John Lisenbee died that fall of a broken heart, and his widow lived alone until the following spring.

Among the harvest hands who wandered in that season was a big fellow called Black Jack, he was so dark-skinned and had such black hair. His name was Jackson, but everybody called him Black Jack. He worked near town during harvest, and all his associates were afraid of him, as was his employer, he had such a mean disposition. He might have been an outlaw; he was bold enough and mean enough to do anything.

After harvest he concluded to quit tramping, and married Mrs. Thompson-Lisenbee. After that he slouched about town and went fishing at night; he claimed catfish bit better after dark. Some of the petty robberies in the neighborhood were attributed to him, while others said they believed his real business was to rob graves and sell the bodies to medical schools.

The first Sunday morning after their marriage the boys believed Mrs. Thompson-Lisenbee-Jackson would begin the same old row, for Black Jack was worse than John ever was; so they gathered in the barn opposite her house to hear it.

She didn't really begin until a week later; she seemed to have devoted a week to her honeymoon, which was more consideration than she showed John Lisenbee. By the second Sunday morning Black Jack's glamour had worn off, and she began on him.

The kitchen door being open the boys could see Black Jack sitting in a chair tilted against the wall, in his stocking feet, and smoking an old pipe. Jack was such an inveterate smoker that he always had his tobacco as soon as he got up. The boys could hear frying fish sizzling in the pan, and when Mrs. Thompson-Lisenbee-Jackson turned them there was a great sputter of hot grease. At first she had things her own way and, encouraged by Black Jack's silence or occasional mutterings, was soon talking as loud as she ever did in reciting her wrongs to poor John Lisenbee.

Finally Black Jack replied and, as he had a mean tongue in his head, soon had her furious. He said all her old traps put together could be carried in a thimble if the dirt and rags were shaken out of them. John Lisenbee had never defended himself, but Black Jack did, and the boys thought they would have an interesting summer, the row was so exciting.

Finally Black Jack said he would slap her if she didn't hush up. Apparently the repartee had gone against him momentarily and made him mad. This threat infuriated Mrs. Thompson-Lisenbee-Jackson. She declared she would like to see a man lay a hand on her; aye, a little finger. She said she would send for her brother in Wisconsin, and her married son, who lived in Iowa.

Then Black Jack said in a mean, ugly voice, "I'll not only slap you but I'll slap your brother and your son."

Whereupon Mrs. Thompson-Lisenbee-Jackson screamed: "A worthless loafer like you, slap me! Insult my own son and brother in my own house! Who owns this place, I'd like to know? Do you think there is no law in this town to regulate an old tramp like you? Do you think ——"

Then Black Jack sprang up and slapped Mrs. Thompson-Lisenbee-Jackson, first on one side of her face and then on the other.

This cowed the fierce woman, so she took up the fish and they sat down quietly to breakfast.

The boys went back several other Sunday mornings, expecting the old row, but Black Jack had asserted himself and John Lisenbee was avenged.

Bill Hawley

PEARL HAWLEY and Bill Schuster were married two years ago, and Bill has been so completely merged into the Hawley family that we all call him Bill Hawley.

Forbes Bilderback

THE young married people who go into society say they always dread to meet Forbes Bilderback at one of their affairs. His wife is considerably younger than he is, and they say all he talks about at the dances is her outrageous dry-goods bills.

Scot Hays

JUST how much a father of four grown daughters will stand in the way of society varies. Scot Hays was always threatening to go down into the parlor and make a row, but never actually rebelled until he learned that some of the young men callers, when they wanted to light a cigarette, struck their matches on the piano.

THE HERITAGE

(Continued from Page 17)

His voice rose angrily. "You tell him he must come to me and tell me that he intends to take care of you—to marry you—or ——"

She shook her head. She knew Clifford would not.

"Then he cannot have you!" the doctor cried. "Do you hear? I am surprised at you, Miriam—to let a man put you in such a position! You, a Jewish girl ——"

"I'm not a Jewish girl!"

"Not a—— What then?"

"I'm an atheist."

He laughed. Then sobering suddenly, "My poor little Miriam," he said, and his patronage was more intolerable than his laughter.

"I am," she went on hotly—"I'm an atheist! I don't believe in the Jewish religion. I didn't ask to be born a Jew, and so I don't see why I should be made to suffer for something I ——"

"Suffer, Miriam?"

"Yes, suffer. If you're a Jew you're a sort of outcast and other people look down on you. I don't want to be looked down on for something that isn't my fault. I don't follow the Jewish customs or anything. Even if I loved David, I wouldn't marry him and be Mrs. Goldberg. I'm twenty-two, and I guess I'm old enough to pick out what I want to be."

"Wait—a—minute," his voice sounding very gentle after her outburst—"wait a minute." And he went on musingly to himself:

"We think our children's minds are summer pools reflecting blue skies and sunlight, and they are bogs—dark unhealthy bogs! It is my fault"—his voice rose—"for having left you so long to absorb this rotten poison of bigotry and smallness and lies! You say," he went on, his eyes gleaming sternly out of his bearded, cavernous face, "you can pick out what you want to be? Too late! A thousand years too late! Not what you will be, but how well you will be it—that is all that has been left for you to pick out. The rest was all decided for you by something greater than your will."

"I don't believe in God," she interposed firmly.

"And who is talking of God?" he inquired. "Have you then never thought of heredity?" And as she looked at him with wide eyes: "Has not your young man told you you are beautiful? You owe that beauty to your Jewish ancestry. Your eyes, your beautiful gray eyes—they were in your father's family for generations. Jewish eyes burn and sparkle and smolder with generations of Jewish suffering; they melt and soften and move with generations of Jewish tears. Has not your Clifford told you you have a lovely form? Tell him it is from your Jewish mother you have it—from Bella Breitenbach and her Jewish mother before her! Jewish women mature early into that rounded fullness of development.

"You have a fine mind—clear, quick, honest—and the moral stamina that will make you the kind of wife any man should be proud to have at the head of his home. Are these a heritage to be ashamed of? No! If you could choose your birth you would have the right to pick out whatever you wanted to be. But since it has all been picked out for you, and since you have accepted all the richness that has come into your life through your Jewish blood, then be ashamed to be false to that blood! Since you have not blushed to profit by your great and wonderful heritage, then be ashamed to blush for its source! Be ashamed to let others dare to blush for it!

"You are young, Miriam—only a child. How should you know these things? I did not know them either at your age." He looked out with weary brown eyes over the housetops. "I never thought to open again the bitter pages of my life. But if it will spare you the pain of learning, as I had to learn, through the blood of your heart—Mimi"—he broke in on himself passionately—"do not make the mistake I made! A marriage like mine where there is no love, no respect, no companionship; where everything is misunderstood and perverted; where everything beautiful and sacred is trampled underfoot and everything false and tawdry raised up and worshiped; where your pride is a quivering, bleeding thing, your affections starved, your ambitions withered; where every day deals you fresh wounds and every hour reopens the old. Life holds no greater hell than such a marriage!"

Miriam's eyes were wide gray mirrors of pain and unbelief.

"You think I exaggerate—that my life has seemed smooth, peaceful, contented? Yes, because I learned early to dry up the springs of pain, and that means to cease living. It was my pride to keep it from the world! But there were years when I hated her so I could have killed her!"

Involuntarily she drew back to look at him, her straight black brows arching over incredulous eyes. He relaxed abruptly, shrugging his wasted shoulders wearily.

"But all things wear thin in life, especially hate. When I had closed myself against her so that she could no longer hurt me I did not hate her any more. Though she made a mockery of my life, though she stood between me and all the things I might have been, even though she built up a wall of prejudice between me and my children—I do not hate her any more. Why should I—now?"

Poor Clifford Van Buskirk! He Really Loved the Girl Beside Him. But She Wanted Something of Him, at That Moment, Beyond His Powers to Give

He lapsed into a dreamy, almost impersonal manner, a little half smile playing about his lips.

"Ah, but long ago, when I was young—the dreams and the high hopes and the love of life! Your mother—there was a woman! There were willing hands and a brave heart! I, Philip Breitenbach, friendless, penniless—I wanted to be a great doctor! It seemed like an impossible dream. But her courage never faltered. How we worked and I studied, and little by little we saved until I could buy the store! And together we tended it and saved more and I studied more until I went to Bellevue, and then she took care of it all alone." He lost himself in reverie, his eyes soft with the old forgotten dreams and hopes and affections.

"And you gave her the store for a wedding present," Miriam reminded him gratefully.

"She had more than earned it. Child, with a woman like your mother—a good woman to understand and be patient and brave—I would have risen to the top—the very top! But I always had to take the moneyed way. It was always money—money to compensate for the shame of having married a Jew! No patience for the things whereby a man may make for himself a name and rise in later years to a position of respect. No! Make money! Move in the proper circle! Kiss the feet of the rich! Waste no time on the poor! Smile, cringe, fawn—always, always! Never a moment for the people who might bring a little color into living—a little meaning! Never a moment to stand face to face with your own soul! She made me break my life into little bits and feed them to her vanity! She was a leech, I tell you! She sucked my strength and gave me nothing in return—nothing!

"I never thought"—the tenseness was gone from his voice and manner, and he shook his head at his own theatricalism—"that I would speak like this! But I love you, Miriam, better than my own. You are sweeter, warmer, truer. Though," he added defensively, "I could have made something of them, too, if she had not come in between; if she had not poisoned their minds against me. When they were little—very, very little"—a thin film of tears blurred his unseeing eyes—"they used to cling to me with their little warm arms round my neck. But she made them ashamed of their Jewish father!" His voice had risen to a sobbing crescendo, and he broke off abruptly, wiping away the tears with a shamed motion of the back of his hand. "But between us, Miriam," he went on quietly, "there is a bond which nothing can sever. We are both Jews. You can see for yourself what a bond that is, outwearing the tie which binds a father to his children!" He regarded her tenderly.

"You are like your dear mother, Miriam—honest, loyal, a home maker."

She felt a pang for poor Uncle Philip, who thought her honest and loyal when she knew she was neither. It is common with the young to think that nobody can understand them, when it is only they who do not understand themselves, attributing to themselves unreal virtues and exaggerated vice.

"A little self-willed, too, like her. I realize the danger of trying to drive you. Perhaps David was right, and you would have come to it in time. But I feel now that I cannot wait any longer. Miriam, you must give up this foolish fancy!"

Instantly she was in arms against him. "It's not a foolish fancy! I love Clifford!"

"Love—love! He is a pretty boy, I grant you, and you may be romantically attracted to him. But marriage must mean more than that! Marriage must mean that one shall love what the other loves; that one shall not mock what the other holds sacred; that both shall strive for the same things, respect the same principles, serve the same gods."

"I do love Clifford!" she repeated firmly. "Just because he's not a Jew you ——"

"No, no, darling, not because he isn't a Jew! There are intermarriages which are perfect. But they are founded on mutual understanding, mutual respect. If I thought your young man was marrying you, admiring and loving you for what you are, and not in spite of it, I would not interfere. But scrape off the veneer once and find out for yourself what he thinks of you—what he thinks of your Jewish blood, which is you. I know! He does not respect you. He is ashamed—apologetic. You yourself are ashamed—apologetic. And if he does not respect you and you do not respect yourself—oh, my darling, what a life!

"You must face life squarely. Do not say 'I am not a Jew.' That is a lie. Or if you must lie, then lean the other way and say, 'I am a Jew and I am proud of it!' Then at least you will respect yourself, and others will respect you. To be a Jew does not mean to be called Levy or to have a long nose or to speak with an accent. To be a Jew means that in your veins flow generations of Jewish blood, and to be false to that blood is to be false to yourself!"

He was completely carried out of himself. He was no longer a sick old man talking to his niece, but a prophet bearing a great message from a great race to its wavering young. Miriam, too, was carried away, but as a spectator at some gripping play is moved and carried away, vibrating in response to the drama, but in a detached way, her personal ego untouched, intact. But his next words changed all that, tearing her from the comfortable seat of the spectator and flinging her upon the stage.

"Miriam," her uncle was saying in his natural voice once more, "I have not much longer to live. My days are indeed numbered. But I cannot go in peace until I know you are safe, until I know you are not going to wreck your life as I wrecked mine. You may trust me, Miriam. I have contemplated death so long that I am wise, with the wisdom of those who stand apart and watch."

She found herself following his words, understanding them, even realizing in a vague way what they foreshadowed, but without any capacity for assimilating them. They seemed to enter her mind and then glance off, unable to deliver their cargo of pain. Her entire active consciousness was paralyzed by the one benumbing, overpowering realization that now at last she was face to face with the specter she had kept so long at arm's length. Now, now she could no longer shut her mind and eyes to it! It had come! He was going to die! Uncle Philip was going to die! He was going to be gone—dead for all time, forever and ever—dead—buried—gone!

"I am not sorry to go," he was saying, his voice seeming to filter through to her consciousness. "There is nothing left for me to do that another could not do as well. It is not in bitterness I say it. I have had thirty useful years. And now at the end I have the peace that comes of knowing I have been of use."

Her fingers tightened about his knees with that human impulse to cling physically

(Continued on Page 44)

PARAMOUNT PICTURES

listed in order of release

January 1, 1921, to April 1, 1921

Maurice Tourneur's Production of The Bait
With Hope Hampton. A Tourneur Triumph

Wallace Reid in "The Charm School"
Adapted from the delightful Saturday Evening Post story by Alice Duer Miller

George Melford's Production of The Ruling Passion
Adapted from Opie Read's famous novel

A Cosmopolitan Production
The Inside of the Cup
Adapted from Winston Churchill's great novel

Billie Burke in The Educational Experiment
By Roy Horniman, the eminent English dramatist

*Douglas MacLean in "The Rookie's Return"
A companion picture to "23½ Hours' Leave"

William De Mille's Production
Midsummer Madness
Adapted from the Cosmo Hamilton best seller His Friend and His Wife

George Fitzmaurice's Production
"Paying the Piper"
A Story on New York Extravagance
By Ouida Bergere
Companion piece to "On With the Dance"

Thomas Meighan in
The Prodigal of the Stars
Adapted from the virile Albert Payson Terhune story

A Charles Maigne Production
Roscoe (Fatty) Arbuckle in
Brewster's Millions
Adapted from George Barr McCutcheon's story and Winchell Smith's play

Dorothy Gish in "The Ghost in the Garret"
Cecil B. De Mille's Production
Forbidden Fruit
Jeannie MacPherson's greatest story
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Adapted from the Saturday Evening Post story, "Yancona Yates"

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The Passionate Pilgrim
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Charles Maigne's Production
The Kentuckians
Adapted from John Fox, Jr.'s famous novel

Ethel Clayton in "The Price of Possession"
A Hugh Ford Production
The Faith Healer
George Melford's Production of
Wm. Vaughan Moody's famous play
"The Call of Youth"

Hugh Ford's Production of
Henry Arthur Jones' play,
Thomas Meighan in "The Lasky Road"
Another splendid Tom Meighan Production
Straight Is The Way"

A Courtenay Foote Production of the story by
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Wm. S. Hart in "O'Malley of the Mounted"
Mr. Hart's own production of a story
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Mae Murray in "The Gilded Lily"
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(Continued from Page 42)

to what is going far beyond our physical reach forever. He laid his hand on her head and patted it with his yellowing fingers.

"I am sorry to distress you, Miriam. But it seems to me that you, of all of them, are woman enough to bear the truth. This disease has undermined the very foundations of my vitality; it has sapped my life. In three years they have made no headway against it—and it has made great headway against me. I am still enough the physician to realize what that means. Just how soon the end will come I do not know, and that is why I ask you to promise me that if he will not acknowledge you openly, if he will not treat you with the respect you deserve and I deserve, you will give him up forever. It is the only thing I have ever asked of you; the only thing I will ever ask of you. If he will not prove himself the kind of man I want for my Miriam, promise me you will give him up, so that I may close my eyes in peace and face my God knowing that I have finished all my tasks on earth."

"Uncle!" She was on the floor at his side, her face buried in his lap, her arms clinging to his knees. "Uncle, don't! Don't say you're going to die! You're not! You mustn't! You can't! We need you, Uncle Philip! We couldn't get along without you—any of us! You're not going to die! You're going to get better! I know it!" She looked up at him with stricken eyes, the tears falling unheeded down her face. "Oh, Uncle Philip, don't go! I love you so much, Uncle Philip! Better than anyone in the world! I know it now! Even better than him! I'll do anything you want, Uncle Philip—anything! I promise I'll never see him again as long as I live if he won't do what you want! I promise, Uncle Philip—I promise, I promise!"

Clifford was waiting for her at the little tea room on Fortieth Street where they often lunched together. As she entered, chic, slim, blue-suited, he rose from one of the blue-painted tables along the wall, and she felt the old thrill of pride in him—his blond good looks, the hang of his well-cut clothes, the glances he always evoked from other women—the old thrill intensified a hundredfold by the new dangers which menaced. And while they ate she told him all about it, softening it and trying to spare him as much as possible.

Poor Clifford Van Buskirk! He really loved the girl beside him. But she wanted something of him, at that moment, beyond his powers to give. He did not understand her language. Heaven knows he had never claimed to be able to understand women! But he had never thought Mimi was going to turn into the kind a fellow had to understand. That was one thing about Virginia. She couldn't touch Mimi when it came to talent, versatility, charm. But where you left her the last time there you found her the next. And she never wanted to be understood.

He was sorry Mimi's uncle was dying. Darn sorry! He didn't wish the old gentleman any hard luck, even if he did always make him, Van, feel like a worm. Shucks! The old gentleman had always been more than square to Mimi, and Van was darn sorry he was so sick. Hang it all, you hate to think of anyone dying, especially anyone you know!

But the thing she wanted was impossible. To go up to his old lady and just tell her out and out he was going to marry Mimi—right on top of the talk she had given him the day before about Virginia and family and all that rot, and the things she had nagged him into promising her—why, it would kill her! Or at any rate she would throw a terrible fit! Why, he couldn't imagine himself doing a thing like that to his mother! The thing would have to be broken to her gently. It would take time. Shucks, once his mother got to know Mimi she'd be sure to see what a wonderful girl she was, and there'd be nothing to it! He wanted to spare Mimi the pain of putting the thing in so many words—the brutality of telling her the raw truth. He was trying to be tactful. Miriam, too, was trying to be tactful. And so the talk went back and forth for an hour, arriving nowhere.

At last Miriam found herself saying in quite a calm, matter-of-fact voice, though inwardly she was far from calm: "But if you simply had to take your choice, Van, between telling your mother and—and giving me up, what would you do?"

"Why hang it all, Mimi, I wouldn't know what to do! You don't know how the old lady is, once she gets started! She harps on a thing, and harps till—well, I just wouldn't be able to live in the house with her any more!"

She felt a twinge of pity for him, but also a twinge of contempt. The latter she fought down quickly.

"Perhaps, like a lot of things we dread, it won't really be so terrible once you get to it."

"I can't do it, Mimi! Really I can't! Oh, why did he have to start a thing like that? We were getting along all right together, and now all of a sudden he ——"

She shook her head.

"It's not all of a sudden, dear. He never approved."

"But why? Why? What has he got against me?"

She tried patiently to make it all clear to him again.

"He doesn't think you'll make the right husband for me," she concluded wistfully.

He laughed harshly. His pride was hurt.

"Don't, Van dear! You don't understand."

"There isn't much to understand, is there, about a man thinking I'm not good enough for his niece?" The humor of it suddenly struck him and he laughed mirthlessly. "If anybody heard about this I'd be a laughingstock. Me, not good enough for ——"

His meaning cut across her pride like the lash of a whip.

"It's no worse than your mother thinking I'm not good enough for you!"

He sobered instantly.

"I never said that ——"

"But if you didn't think it you would have told her about me long ago."

"I did try to tell her about you, Mimi. I did! Only ——"

"Only what?" And when he did not answer she persisted. "Only what? What did she say when you tried to tell her about me? I have a right to know."

"Oh, Mimi," he began miserably, but she looked at him so coldly that he tried to tell her the truth, though it made him blush to the line of his blond hair and he could not meet her eyes, "she said—she said—oh, I never meant to tell you, Mimi! But if you make me, well, she said"—he had grown white to the lips—"she said—oh, I can't tell you!"

It was as bad as that! And yet he had permitted his mother to say it; had even gone home to her night after night after she had said it! She felt a scorn for him shriveling all the fondness she had ever felt.

"And, anyway, it's not so. I'm not afraid of it. Your aunt married a Jew and it turned out all right. The girls aren't—shucks, they haven't—well, they don't look Jewish or anything!"

So that was it! Every nerve in her rose against him. She could have screamed aloud for pain, disgust, nausea. Instead she sat toying with the little blue-and-white napkin that served for a tablecloth.

"I'm going to tell her that, too, the next time she says anything. Besides, we wouldn't need to have any children. I wouldn't care if we didn't."

More shame than anger made her suddenly long to end it all. Never in her life had she suffered so much humiliation. The man she loved was proposing to her that they need have no children because he was afraid of the heritage they might receive from her! He was afraid they might look like her people! She said it over twice in her own mind. She did not want to lose hold of it. Everything else was swimming round furiously, but here was one thing she had straight. She must not lose sight of it. The rest might whirl round—Van, the things she had felt for him, the things he uncle had told her and those she had told herself, this sudden overturning of all her dreams, this sudden loss of all her old desires. But this one fact remained fixed—the man she loved would be ashamed of the children she would go through hell to bear for him! She wanted to go home.

"Pay your check, Van, I want to go," she interrupted him wearily.

"Mimi"—there was real concern in his voice—"everything's all right between us—isn't it?"

She looked at him with wide gray eyes out of a white face.

"No," she replied truthfully, "I don't think it is."

"What do you mean, Mimi?"

"I don't think everything will ever be all right between us again."

Manlike, he was far from the truth.

"You mean you're going to let your uncle come between us?"

She looked at him hopelessly. She was too weary to make it clear to him now. Besides, she knew that she never could. She shrugged indifferently.

"Mimi ——"

"I can't help it"—she took the easiest way—"I gave my word. I promised if you didn't want me enough to make it clear to everyone that you did want me I'd never see you again. Well ——"

"But Mimi, be reasonable! I've tried to explain ——"

She shrugged again.

"I understand! Poor Van," she went on tonelessly, "it's too bad, isn't it?"

"Too bad? Why, Mimi, you don't know how hard this is on me!"

"It's sort of hard—on both of us, don't you think?"

She achieved a little smile with her lips. Inwardly she was numb. Even the one thing that had been so clear a little while before had disappeared, and there was nothing left now but this beneficent numbness.

"But Mimi, you don't realize what this means!"

"Yes, I realize," she answered quite gravely. "It means good-by."

"But I can't—I won't let you go this way! I won't give you up like this—I won't!" One corner of her mouth yielded to a little crooked smile. "Give me a little time, Mimi! A day—two days—a week!"

"All right—a week."

She knew it could make no difference. He would not tell his mother in a week. He would never tell his mother. Something impersonal in her sat in judgment over him and saw him as she had never seen him before. Let him have a week if that would make it easier for her to get away now. He helped her into a taxi.

"You'll hear from me!"

He pressed her hand and she felt a momentary response to the sheer animal beauty of him, his blue eyes alight with the exaltation of the moment. But swiftly her judgment reasserted itself and the thrill subsided. She knew she would not hear from him in a week—that she would never hear from him—that he would let things slide and drift as he always had until they broke themselves into bits on the rocks of nothingness. She knew that this was really good-by. But there was no bitterness for her in the realization. She was quite numb.

To-morrow, she had a feeling, she would be crying her eyes out over it all. But to-day it did not matter. To-day nothing mattered but getting away. To-day she would permit her pride the luxury of smashing things to little bits, even though to-morrow were to be spent in weeping over the pieces—perhaps even in trying to put them together again.

It was the beginning of July. The Broadstreams were at their summer home near Roslyn. Doctor Broadstream never left his bed any more, and it was evident the end was near. Miriam hardly ever left him now, except when David came to take her for a ride or a walk at the doctor's orders.

One day they left the car in the road and, climbing over an old stone fence, seated themselves on the other side overlooking the Sound. She was very tired, and David spread a robe on the grass for her, her white dress and raspberry sweater gleaming vividly in the afternoon sunlight against the old stone fence.

David was a big man, more than six feet tall, distinctly a Jew, though not typically so. His curly hair was light chestnut in color and he wore it parted on the side and brushed straight across his high, rather wide, forehead. He had light brown eyes set far apart on a broad, square face, and his chin escaped being massive looking by reason of the vertical cleft which all but bisected it.

"How wonderful you've been, David!" There was a little film of grateful moisture across her gray eyes. "I don't think anyone in the world ever had a friend like you!"

"Tush!" he replied, sweeping away an aimless bee with a branch from a near-by apple tree. "Tired children always get sentimental."

He spoke slowly, distinctly, perfectly, the very care of his enunciation, however, marking his foreign birth. Every tangible trace of accent had been painstakingly eradicated, but all the intangible ones remained.

(Continued on Page 47)

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(Continued from Page 44)

"Don't stop me every time I try to say anything nice to you. I never would have believed anyone could be so wonderful as you have been. There's never been a moment when I haven't felt your kindness and patience and strength in back of me."

It was true. She had never known before what it meant to have someone always within call, always eager to be called, always responsive to her slightest change of mood, anticipating her wishes, avoiding her dislikes and, above all, understanding, so that she never felt the need for defending herself. Not that he always agreed with her—not at all. There were many things upon which they did not agree. But the discussions which those divergences of opinion precipitated never seemed in any way to shake the fundamental understanding there was between them.

"Really," Miriam went on, "you've spoiled me so horribly I don't know how I shall ever be able to face any trouble in life without you."

She wanted him to say that she would never need to; that he would always be there. Of late something delicate, exquisite, elusive had hovered at times between them, and there were occasions when desire for it made her irritable, emotional, unreasonable. She was impatient for him to break down the thin barrier that remained between them. She knew what it was—that barrier. It was one of those irreconcilable differences of opinion which existed between them. It was the point of view she had acquired from years of living under the influence of her aunt and cousins. It was the fact that she wished she had not been born a Jewess; that she felt that to be a Jew was something rather unfortunate, something to be lived down if possible; but not so determinedly as she had formerly intended to live it down. Her point of view had undergone a great change of late. But she still could not help wishing that his name were not Goldberg. Once she had even hinted to him on the subject of changing it. She would not readily forget the way he had answered her.

"Never!" he had said, his brows coming together in a straight brown line across his high, wide forehead, his jaws snapping closed in a new, ugly expression which frightened her yet attracted her compellingly. "My name is as much a part of me as my skin or my eyes. I have tried to make it stand for something, and before I die I hope it will stand for something, both as a Jew and as an American. You must understand once and for all time that I am proud of my name! It means a great deal to me."

"More," she had suggested, "than any mere woman ever could, I suppose?"

Men are constantly being put to the necessity of replying to this sort of logic. He had considered a moment before answering in his careful, deliberate voice: "No, I do not think the two could ever be opposed that way. I would expect the woman I cared about to feel that I had done all I could to make her proud of it too." And that, of course, had silenced her and made her feel rather small.

Well, she knew she would never have her own way with him. He would never yield an inch where his principles were concerned, and she liked the feeling of that. She even liked her own feeling of smallness, of insignificance, of being submerged and swallowed up. It was a trifling matter after all—a name. They were all trifles, the things that stood between them. The only thing that really counted was David. She wanted him. She wanted to belong to him and to feel that he belonged to her. She would have liked him to see that those other things did not matter to her any more, but she did not know how to go about making him see it. He always seemed to overlook the openings she gave him.

"How is Van these days?" he asked, leaning back against the fence so that his arm almost brushed her shoulder. "I hear he called here yesterday."

"Well, not exactly." She was much more conscious of the nearness of his arm than of what they were talking about. "The girls met him on the road and brought him back with them."

"Were you glad to see him again?"

She looked up quickly, but his eyes were on a handful of moss he had just gathered and she could not see their expression.

"Well, yes and no. Of course I was glad to see him, but ——" He looked at her then as though he meant to see through her. She was glad. She wanted him to see through her—through and through.

"Of course," she added, dropping her eyes, "I'm awfully fond of Clifford. I guess I always will be. Only—well, I seem to be a different person from what I was when I was in love with him."

"Oh, then you aren't in love with him any more?"

She looked hurt.

"You know I'm not," she replied without looking up, and waited.

"And he," he inquired at length—"is he still in love with you?"

She shook her head, the sun bringing out unexpected hints of red in her soft, dark hair.

"Don't you think, if he were really in love with me, he wouldn't have let all this time go by without trying to see me? I think it was just seeing me again that made him feel—well, a bit cut up. He says I've spoiled him for other girls. I don't know—I have a feeling he'll discover one of these days that Virginia Dresser was just made for him. I asked him not to try to see me any more. What's the use?" She shrugged her shoulders with a little gesture of finality. "Even if I hadn't given my promise to uncle, the thing is dead—quite dead. I seem to have acquired a different set of values."

Again she waited for him to say something, and as she half reclined there, her clear gray eyes on the sky through the branches of the apple tree, she began to wonder what would happen if she didn't wait for him to begin at all, if she turned to him now and simply said: "I love you, David." What would happen? Or, "Why don't you want me any more?" she could ask, and what would he say then? What could he say? Wouldn't he have to—or if she said: "David, I wish you loved me—just a little!" That appealed to her immensely. "David, I wish you loved me—just a little." She did not realize that her face was mirroring everything she thought, and there are certain expressions a man must be blind not to recognize.

"Don't," he said, putting his big hand over her eyes so suddenly that she sat up sharply, her face the color of her sweater.

"Don't what?" she asked.

"Don't make it any harder for me than it is already."

"What are you talking about?" she asked innocently, but her heart beat suffocatingly against her throat.

"Well, sometimes you make it hard for me to remember some of the things you have told me—unless, of course, you have changed your mind about not wanting to be a Jew."

If he had only put it in some other way! But what could she say in answer to that? She had not changed her mind. Only those things did not matter any more.

"Well," she commenced with difficulty, "if you want me to say I'm proud to be a Jew and all that ——"

"Yes, some day you will say—just that. Some day you will feel that any handicap you may have suffered—any humiliation you may have undergone—are insignificant things in comparison to being a part of one of the greatest races on earth—perhaps the greatest race.

"Doesn't it ever seem to you—well—rather wrong for you to shirk your responsibilities, the debt you owe your people? Doesn't it mean anything to you—the feeling of pride, and the loyalty you owe those fine, brave ancestors of yours who carried on through so many centuries of persecution and suffering just so that you might be what you are to-day?"

"No," she shook her head; "I'm sorry, but I just don't feel it."

It was not stubbornness. It was merely that she did not feel those things, and she would not bring herself to lie about it. Oh, certainly it was not stubbornness! There was not an inch of her that did not ache to yield, to give in, to lose itself in his firmer purpose and stronger will. If he had only gone about it in some other way!

It was two days later that he found her, a black-gowned heap under a tree. When he sat down beside her he found that her eyes were quite dry. But he thought he had never seen such a look of grief as he saw in them.

"Why don't I cry, David?" she asked him piteously. "Why can't I cry? Isn't it funny? He's gone—dead. Uncle Philip is dead. He'll never speak to me any more—and yet I can't cry. Why is it?"

"There, there—you've cried so much you haven't any tears left. It's better this way. They'll come later—the tears."

Good food for young appetites

57

HEINZ
OVEN BAKED BEANS

THE DELICIOUS TASTE and strengthening nourishment of HEINZ OVEN BAKED BEANS make them the friend and ally of schooldays. Youngsters run eagerly home at noon to that surpassing plate of beans *really baked* in ovens.

Oven baking accounts for the unbroken jackets and mealy centers, for the unapproachable sweetness of flavor, for ease of digestion.

Beans have to be perfect to prove acceptable to the sunshiny Heinz kitchens. So does every fruit and vegetable and spice that enters any of the celebrated 57 Varieties whose wholesome purity and marvelous flavors lead them to the best tables everywhere. Keep a supply always on your pantry shelves.

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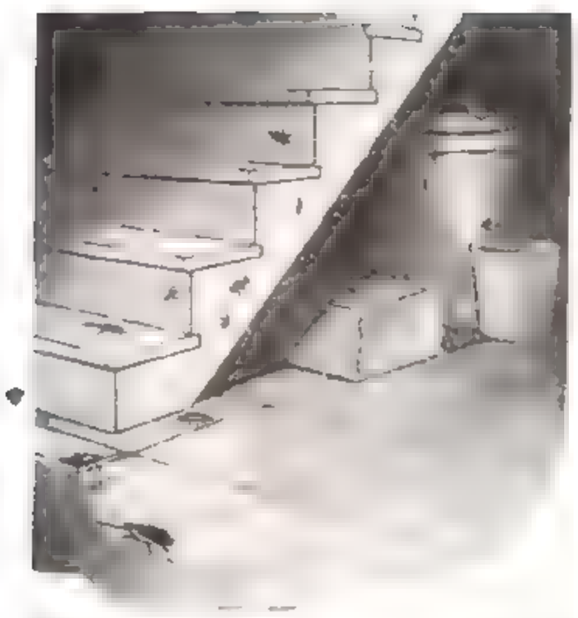

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You can get rid of every one quickly and easily with

RED WING POWDER

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Kills roaches, waterbugs, ants, red ants, flies, mosquitoes, moths, bedbugs, fleas, lice, chicken lice, certain plant lice. They die by breathing it. Keeps its strength.

Blow clouds of it into cracks; under sinks; under carpets; behind wainscoting; fill the air with it.

Harmless to humans and animals—even if eaten.

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Philadelphia U. S. A.

"David, David, how can you be so calm when he's gone—gone—and we'll never see him any more—never any more again?"

"I don't believe that, dear. I don't believe that."

"David," she cried, "teach me to believe!"

"I wish I could." There were real tears in his eyes, and the hand that patted her shoulder was unsteady. "But belief is a strange thing. It must come from within. I have always had mine. Perhaps in time it will come to you."

"I never thought I would need it. But, oh, I do so want to believe something now! David, I can't tell you how I feel—in here. It's as if it were a part of myself that is gone, and I can't bear the thought that it will never be there any more; that this place inside me—here—will always be empty! Oh, David, there will never be anybody like him! Nobody can ever take his place, and he's gone forever, and I can't even cry—not a tear!" She looked out with dry, grief-stricken eyes over the hills.

"Love isn't measured by tears," he told her. "We all know how much you loved him, and he knew it too."

"His last words," she said half to herself, "were to me."

He put his hand over hers where it lay on the earth.

"He seemed worried at the end, David. He asked me to see that he was buried—like a Jew. Aunt Irene says he will lie where he wished—next to my mother. But all last night his mind wasn't at rest. Over and over he whispered to me, dragging himself out of the snatches of sleep that we always thought were going to be the last, 'I've lived a Jew and I die a Jew. And, Miriam, you see that I'm buried like a Jew—in Jewish ground.'" She shuddered slightly. "Over and over he said it to me—'Remember, Miriam, I've lived a Jew—and I die—a Jew.' They were his last words before he went to sleep—the last time."

The body of Doctor Broadstream lay in the big front living room of the Roslyn home. Because of his public spirit, his life of tireless work and unstinted charity, the temple in Brooklyn had offered to hold the funeral services for him in order that his hundreds of friends and patients throughout the city might have the opportunity of taking a last look at him and paying him their tribute of love and respect at the end. Mimi, who had not been consulted about any of the arrangements, felt nevertheless that her aunt was justified in declining this honor. The doctor had been of simple tastes, averse to ostentation, and his burying should be of the simplest. But David said bitterly that a life such as the doctor's should have been fittingly crowned with some such mark of respect; that a private funeral was only an excuse for excluding the doctor's poorer patients; that now at last, since he could no longer make a stand for them, she was to have her own way about them for once.

Mimi had not shed a single tear. And now she sat on one of the little camp stools in the dining room, which opened from the living room, sunk in apathetic reverie, her black dress hanging loosely from her slender, drooping shoulders. Until somebody whispered: "There's Doctor MacDermott. Now they'll begin the services." And she sat up with a sharp stab.

"Doctor MacDermott?" she asked with a terrible sensation of pain in the region of her heart. "Is he going to — "

"He's to read the services," explained George Langdon, who sat at her right.

"But who asked him?" she demanded angrily.

"Why, he's been our ——"

She did not wait to hear, but turned furiously to Agatha, who was on her other side. "Why did they ask Doctor MacDermott to come? He's not a Jew!"

"S-sh! Uncle Monty made all the arrangements. It doesn't matter who reads the services. They're nonsectarian."

"But why?" she cried in a furious undertone—"why? Why not Jewish services? Why not a rabbi? Uncle was a Jew!"

"Hush!" another voice told her, and the minister entered the room.

At the sight of his vestments—the black robe, the collar—such a feeling of shame, of indignation, of outrage came over her that she wanted to get up, to protest, to cry aloud. She wanted to cry out: "Stop! For shame! How dare you?" But of course she did not; only sat there feeling like a trapped thing, suffering unendurable pain and illimitable grief.

Her uncle had trusted her to see that he was buried like a Jew, and she had failed. She had let them make a mockery of his last wishes, of his beliefs, of his life. She looked round the room—nothing but Aunt Irene's family, Aunt Irene's friends. She caught a glimpse of David, and turned her eyes away quickly.

She felt that if her eyes met his she would die of pain and shame.

And just as her suffering became intolerable—just at the moment when she could no longer breathe beneath the suffocating pressure of it—strangely it was lifted from her, and something like peace poured over her suddenly and possessed her. And with it came the feeling that her uncle was there—somewhere near at hand—within that very room.

The feeling was so strong that she did not question it, but glanced up, half expecting her eyes to encounter those of her uncle—the sad brown ones with the white and pupil slightly blurred. Nothing met her eyes, however, except the familiar paneling of the dining room and the unfamiliar rows of camp stools and the kind, gentle face of Doctor MacDermott in low-toned conversation with Monty Langdon. But the feeling persisted, and her eye, still traveling, came to rest finally among the folds of the portières that hung between the dining and the living rooms; and as unaccountably as it had come to her, the feeling that he was there grew into a conviction.

The minister commenced his nonsectarian address. Mimi did not hear one word of it. As the sweet, deep voice dwelt on the life of the deceased, his great heart, his many fine qualities, there began to be heard sounds of muffled weeping—a sob caught in a throat. But Mimi did not notice. She was only dimly aware of what was going on about her. All her capacity for thinking, for feeling, for understanding, were directed toward that fold in the portière.

A sob from her aunt brought her to a consciousness of what was going on. Irritation seized her. She could have strangled her aunt. What right had she to sob? Or any of these outsiders who had never really known him? She, Mimi, was not sobbing, and she would have had the right to, for he belonged to her, he was her dead.

She felt for the first time that there was a gulf separating her from all these other people. She could feel a difference now. The something which bound her and Uncle Philip and David together at the same time separated them from all these others. She had thought she belonged with them—the Langdons and the rest. But now she knew that she did not; that she never would; that some part of her kept her apart and made her different. But it was not with any sense of inferiority she felt it, but rather with a sense of pride—a great new dignity and pride.

The minister's voice had ceased, and she hardly knew it. Only when someone pulled her sleeve she rose mechanically. The family were to take their last look at the dead. She followed Bridget. But her eyes never left the shadows whence had come to her this new understanding, this wonderful sense of having found herself. And then suddenly she dropped her eyes and it was gone—all of it; the peace, the immunity from pain, the sense of his presence. He was here—here—and he was dead. Uncle Philip was dead, and she was taking her last look at him. A terrible wave of pain swept over her. Her last look! Her last look!

Her aunt broke down in sobs and Agatha and Bridget helped her away. All eyes were on Mrs. Broadstream, and for a moment Mimi was alone with her dead. His last words came to her—"I've lived a Jew and I die a Jew."

Other people were coming up. It was her last moment alone with him, her last chance to do for him the thing he would have wished her to do—would have asked her to do if he could have asked—perhaps had been asking her to do from the shadows.

With a passionate gesture she flung her arms up and out over him as though to keep him from the sight of the others—to keep him for herself. And as she did so words came to her lips; words she had known as a child but did not remember that she knew; words that belonged to that life which she had tried so hard to put behind her for all time. Clear and loud her voice came echoing through the high, bare room, her arms held out to the shadows where she felt his presence lingering—to the shadows where she felt his eyes upon her—no longer sad, but happy, radiant, at peace.

"*Sh'ma Yisroel Adonoi Elohenu Adonoi Echod!*" she cried—"Hear, O Israel, the Lord our God, the Lord is One!"

She was not even conscious of the stillness that rose in the room; nor how the stillness was broken by a chair hastily overturned somewhere in the back. Only she was suddenly aware of an arm that sprang to life about her shoulders and a voice that mingled tenderly with hers and led her halting accents in the prayer they said—two bereaved Jews above the body of that other and so-well-loved Jew who lay there among strangers in a strange land—the Kaddish—the Hebrew prayer for the dead.

WHY THIS HEADACHE?

(Continued from Page 22)

the arteries, and together they form a most unpleasant triumvirate. Before any of them appears it would be well for us if we could interpret the occasional poison headache as a warning.

Headaches from bodily defects may be called reflex headaches. They are caused by irritation of nerves somewhere along their course outside the head, which by the connection of these nerves with the brain is communicated to the nerve centers. Most conspicuous among these are eye headaches, catarrhal headaches and those peculiar to women.

A far greater number of women than men suffer from headaches for at least two reasons. As a rule they are more emotional. Emotions not only cause headaches but they can aggravate those which arise from another source. This is because they have so profound an influence upon all the physical functions, especially upon the circulation. Grief, excitement or sudden shock may start a headache or make an existing one worse.

But women are especially liable to headache because of physical conditions directly incident to their sex. Many of them go on suffering year after year when proper treatment or a simple surgical operation might relieve them.

Eyestrain as a prolific cause of headaches is so generally recognized that little need be said about it, but a few practical suggestions may be helpful.

The perfectly normal eye may be overworked. It requires an effort of the ciliary muscle to thicken the crystalline lens in order to focus near objects on the retina. For this reason long-continued work tires this little muscle and the result may be a headache, which a short rest will cure.

Many of the eye headaches come from farsighted eyes. The ball being too shallow in this defect, the crystalline lens must assume a state of extreme thickness for near objects in order to throw a clear image on the retina. One with a farsighted eye must always wear glasses when looking at close objects.

When the front of the eyeball is irregular in shape, as it is in astigmatism, all efforts of the crystalline lens to obtain a clear image are fruitless. Struggle as it will, and it struggles continually, the result is always a blur. Those who have astigmatism must wear glasses all the time. The practical application of this fact is that the astigmatic person cannot obtain relief by keeping his glasses in a bureau drawer or on his desk. The mere fact of owning them will not be much help.

Another suggestion has to do with the headaches of school children. Parents often think that they are imaginary or invented for an obvious purpose. Such headaches may belong to the poison group, from bad air in the schoolroom; but they may, and most often do, come from the need of glasses while the child is in school.

The third suggestion concerns the occasional failure of glasses to relieve the headache. Sometimes the astigmatism is so complicated that it is not entirely corrected

(Concluded on Page 50)

PACKARD

THE PACKARD TWIN-SIX SPECIAL

THIS to the honor of Packard men: through all of twenty years, their work has held true to Packard's standard. Perennially, they have made the Packard Car as good as it could be made, each year improving a little on what had been done before. Under their hands, beauty has been joined to strength, speed to safety, comfort to utility, and to power, silence.

PACKARD MOTOR CAR COMPANY · DETROIT

The Packard Twin-Six Special
$6300 *at Detroit*

The Packard Single-Six Touring
$2975 *at Detroit*

Ask the man who owns one

Jim Henry's Column

This Advertising Thing

It was a joke at first—my writing Mennen's advertising. I had been a bit free, the way a salesman will, in criticising the polite advertising we were doing at the time and the Boss said, just to call my bluff, "Why don't you write them yourself?"

But now that I have outgrown the Cherry Sisters stage, this advertising thing is beginning to get me. I am learning to appreciate what it means to be able to talk to ten million men every week. Think of the power! Suppose I was good enough really to convince them all of the remarkable virtue of Mennen Shaving Cream.

So far, I have only been able to convince the more radical element—the tryers—the men who are always restlessly seeking something better—a trifle over two million to be exact.

Just think of it—during the previous centuries the chief improvement in shaving soap had been to change the shape of the cake. And then in about four years the combination of marvelous merit and the means of telling millions about it has completely changed the shaving habits of a large proportion of civilized shavers.

Another thing I have learned. You can't get an idea into a man's mind by just telling him once. That is why I keep pounding away on the fact that Mennen's doesn't have to be rubbed in with fingers to take the meanness out of the toughest beard that ever turned the edge of a razor. I repeat—you don't have to rub it in. I have also said 721 times that cold water works as well as hot and is better for the skin.

A young expert told me the other day that my advertising lacked technique. I don't know what he meant, but our business nearly tripled last year.

and afterwards Mennen Talcum for Men—it doesn't show

Send 15 cents for my demonstrator tube if you want to know why.

Jim Henry
(Mennen Salesman)

THE MENNEN COMPANY
NEWARK, N.J. U.S.A.

(Concluded from Page 48)

by the first prescription, and a further examination may be necessary.

Headaches from catarrhal conditions are due to pressure on nerves in the nose or its accessory chambers. These chambers, or sinuses, are connected with the nose by more or less narrow and tortuous channels. They are lined with mucous membrane and are susceptible to all the infections that attack the nose itself.

When these membranes are swollen or when a sinus is filled with mucus or pus the nerves are compressed and the result is usually a dull headache, but occasionally the pain is acute if the pressure is very great.

Granting, then, that headaches serve a purpose and that the purpose is to warn us of conditions present and of further trouble to come if the warning is unheeded, does the kind of headache indicate the condition which causes it? Not definitely, and yet it may serve as a clew. There are many kinds of headache, but for present purposes they may be classified as throbbing and dull. Of course this is purely arbitrary, for any headache may change in character from time to time. And, also, the same cause may give rise to different sensations in different people.

The congestive or throbbing headache is usually caused by an acute condition. It occurs in the beginning of fevers, especially those which, like pneumonia, have a sudden and violent onset. It is the headache of acute indigestion, of alcoholic poisoning and of highly emotional states. If the congestion is very severe it may be accompanied by vomiting, caused by the intense pressure within the skull.

Symptoms of Exhausted Nerves

Dull headaches are the predominant type in more chronic conditions, as, for instance, those in which there is a slow absorption of poisons. It is the headache characteristic of chronic constipation or kidney disease and of hardening of the arteries. At times there may be attacks of throbbing or acute pain, but usually there is a dull, stupefying sensation. Also, in chronic catarrh and in defective vision the headache is mostly dull.

Sometimes the location of a headache helps to indicate its origin. If the pain is always in the same place, a comparatively small spot in the head; if it is continuous, grows worse from month to month, and is more severe at night—it may be due to some organic trouble in the brain. This may be a tumor or an abscess within the skull. It does not necessarily follow that so grave a condition is present, but at least the sufferer should have a competent nerve specialist find out. In catarrhal conditions the discomfort is worse in the front of the head. The poison headaches are more diffuse but the pain is more often in the forehead and back of the head. The top of the head is favored by the headaches of nervous, hysterical persons and by those from the stomach and liver.

There are several special forms of headaches, each in a class by itself, of which only two will be described—the neurasthenic headache and migraine. Neurasthenia is a word which carries with it a certain amount of opprobrium. A doctor never tells his patient that he or she is neurasthenic, not if he wishes to keep the patient. In the minds of most people it is synonymous with hysteria and implies a certain mental weakness. Neurasthenia, however, means merely nerve weakness, exhaustion. It is a condition caused by long-continued mental strain, abuse of the mind, usually coupled with neglect of the body.

The neurasthenic headache is in a class by itself, not because it is so definite in its manifestations but rather because it is so multiform, so changeable and so persistent. It takes a long time and much persistence to develop neurasthenia and, having achieved it, a long time to get rid of it. Those who acquire it are, contrary to popular belief, mostly the brain workers, the ambitious, those who struggle against odds and who usually come off victorious at the expense of health.

Because it has so many manifestations in different individuals the neurasthenic headache is difficult to describe. There may be no acute pain at all. More often it is a feeling of oppression and heaviness in the head. The pressure may be located in the forehead, extending to the eyes, or it may involve the whole brain. At times only the back of the head is affected, but always there is the sense of fullness and weight.

Other sensations are also variable; the head feels hollow, or numb, or hot or cold. If there is actual pain it is usually not severe or continuous. There may be a sensation of heat all through the brain, with a throbbing as though the head would burst if it were not bound tightly with a bandage; or a sense of constriction as though an iron band were around it. But, however various the symptoms, the neurasthenic headache has two definite characteristics: It is persistent—it may not be always present but it returns on the slightest provocation; and, especially, it is aggravated by mental work and worry.

This is a headache of poisons, slow poisons manufactured in the body and stored in the brain. By their slow, cumulative action they effect changes in the cerebral circulation, chief of which is a gradual dilatation of the blood vessels. There is always too much blood in the brain, not a swift-moving stream like that which causes the violently throbbing headache of active congestion, but a sluggish current which produces pressure.

The longer the causes of this condition are allowed to persist the more difficult it is to cure. Finally organic changes will occur which cannot be cured; the vessel walls, on account of long-continued distention, will become thickened, and their soft, elastic tissues replaced by lime salts. In other words, cerebral arteriosclerosis.

But long before these changes have occurred, long before this poison headache has become neurasthenic in character, its repeated warnings should be heeded if one wishes to be sure of averting organic changes in the cerebral vessels and all that these changes imply.

Medicines will not cure, they will only relieve momentarily. In fact, they are worse than useless if they mask the real condition. The essential thing is rest, absolute freedom from the environment and occupations which brought it on. And the duration of the rest must be determined by the length of time the condition has lasted. Short vacations are of little benefit. In fact, they are not of much use to anyone who needs a complete rest, because he usually speeds up his work before he goes away and makes up for his absence after his return.

The best way to cure a neurasthenic headache is not to get it. There are a few people who are extremely susceptible because Nature has endowed or cursed them with a nervous, irritable temperament. But even these unfortunates can avoid trouble by tempering work with play, intense application with recreation.

Migraine and Its Effects

There is only one migraine, although many different forms of paroxysmal neuralgia are mistakenly called by that name. It is one kind of headache about which nothing good can be said. It does not warn one of any danger to be avoided; in fact, it serves no good purpose whatever. Its victims are innocent, they have done nothing to merit punishment and they can do nothing to avoid it.

So many times a month or a year the sufferer spends a day or longer in a darkened room, shut away from friends, from all the activities of life. It does not usually strike suddenly. For some time, perhaps for a day or two before an attack, there are premonitions. Usually these take the form of mental depression, lassitude or perhaps occasional chilly sensations, or there may be changeable emotional states, alternate exaltation and moodiness. Anyone who suffers from attacks of migraine knows what these signs portend.

Then curious visual phenomena may appear—spots of blindness, half vision, flashes of brilliant light or zigzag lines. Sometimes the attack wastes itself in these threats, but when it does materialize it eclipses every interest in life. The pain is agonizing. It begins usually over one eye but may spread rapidly so as to involve the entire half or even the whole of the head. It is intensified by the slightest jar, by light, by any sudden noise. It is throbbing, piercing, stabbing, blinding. During its height there may be mental confusion, even torpor. The sufferer's face is pale, pinched and drawn, every line and feature depicting agony.

At the climax there is nausea, and the vomiting may be so violent that bile is brought up from the small intestine. This fact has caused some to call migraine "bilious headache," but the bile is merely brought up mechanically by the retching, and the liver has nothing to do with the attack.

These distracting symptoms may last an hour, a day, or in some instances several days. Then relief comes suddenly and with as little apparent cause for its coming as had the attack itself. Usually the sufferer falls into a natural sleep, from which he awakens perfectly normal.

The causes of migraine are obscure. About all that is known is that with many it seems to be hereditary, affecting perhaps one person in each succeeding generation of a family; and that a single attack may be precipitated by conditions which bring on other headaches—indigestion, excitement and overwork.

There seems to be some resemblance between migraine and epilepsy. In the latter disease the attacks are sudden and apparently without cause. The victim utters a cry and falls unconscious, his muscles rigid. This is followed by spasmodic jerking, and after a short period the storm passes as quickly as it came.

Epilepsy is a nervous explosion affecting the motor centers, and migraine is thought to be a similar explosion, the seat of which is in the sensory centers of the brain. But whatever the theories as to its origin, one thing is quite sure—nothing good can be said about it.

With the exception of migraine the severity of the attacks of headaches can be mitigated by drugs. Nearly everyone has his favorite remedy, which he keeps on hand for emergency. Headache medicines vary much in name but little in their ingredients.

Paying the Piper

The old-fashioned methods for relief are safer, although they are not so prompt in their action—a laxative to remove poisons from the system, and the application of heat and cold. Both heat and cold are useful in the acute congestive headache, cold compresses to the head to drive the blood elsewhere, and a hot foot bath to distend the blood vessels in the extremities and draw the blood from the head.

The headaches of chronic poisoning are benefited by a course of laxatives and by sweating. Both of these methods aid in getting rid of the poisons. A headache from acute indigestion is best relieved by vomiting or, if the stomach contents are acid, by neutralizing them with half a teaspoonful of baking soda in hot water.

Sometimes neuralgic pains are better for heat, and at other times for applying ice to the affected nerves. There is no way of knowing which to use except by trying.

If the purpose of this article has not utterly failed it must be evident by this time that a headache is not a condition in itself, but a symptom. It is a protest, occasional or often repeated, mild or loud and mandatory, because something has been done that should not have been done or something is wrong which needs correction. Consequently prevention is infinitely more important than cure.

Another thing to remember is that the mildness or severity of the pain is not usually an index to the gravity of the condition producing it. An occasional severe headache is usually due to a temporary disturbance and is merely a warning not to repeat the indiscretion that brought it on. On the other hand, repeated mild attacks may indicate serious trouble which it would be well to discover.

The proper way to regard a headache is to take it neither with stoical philosophy as something inevitable, nor on the other hand with querulous and futile complaining, but to make a proper and consistent endeavor to find out what is wrong. In the majority of instances this search for a cause will require expert help. It may necessitate a very thorough physical examination. But surely the end to be attained, which is not only greater happiness but a possible increase of years, is worth all the effort.

The one thing not to do, however, is to trust solely to pills and powders and potions which relieve but do not cure. They give a sense of false security. By deadening our sensibility to pain they make us feel safe in the presence of danger. Or they tempt us to go on doing things that are harmful because we can postpone the penalty.

If we think we can dance and not pay the piper we are wrong. Sooner or later the piper must be paid. And the longer payment is put off the more usurious the interest he will charge.

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WHY NOT LET JOHNNY BE AN IMPORTER?

(Continued from Page 23)

"This is a real business," he says. "Whenever we wanted to do anything in the advertising or publishing field we worked on loose margins. But down here the sixteenth part of a cent on a pound of cocoa beans puts the deal through or stops it altogether. Weather and stocks cut no figure at all. Constructive salesmanship has no magic—your customer knows beans and cracks them open to appraise the quality, and then looks at that sixteenth of a cent and says yes or no. Our commission is microscopic by the pound. Volume does the business, and quick thinking when changes occur in supply, demand, grade, shipping facilities, the crop outlook in producing countries."

For our export trade we have provided about everything a sales-minded people could ask for in helping them develop marketsabroad—branch banks, merchantships, a bill-discounting system, permission to organize sales and credit corporations, marine insurance, government information service.

But for import trade—little or nothing: not so much as an acre of ground anywhere in the United States upon which goods can be transshipped without customs technicalities. The very word "import" chills the average American, who associates it with that terrible thing known as foreign competition. And the suggestion of free ports frightens the protectionist, who has probably overlooked such less known but very profitable phases of world trade as transshipment and invisible exports.

But war brought changes here as everywhere. To-day there is interesting new material with which to sketch in an import picture for the American imagination. It is becoming clearer and clearer that we must develop an import viewpoint, and buy more stuff from other countries for reasons like these:

To get paid for stuff we have already sold to other countries.

To get back the money we have lent abroad.

To clear up the accumulation of American goods lying in foreign customhouses which have been refused by reason of adverse exchange.

To sell more goods and hold some of our war gains in exports.

To bring our money in better relation to that of practically every other country in the world.

To develop our manufacturing industries with more imported raw materials, and increase our comfort as well as our turnover in domestic trade with foreign merchandise.

Trade With Canada

An illustration right near home is our trade with Canada. Next to Great Britain, Canada is our best export customer, and when it comes to manufactured goods certainly the best, because she herself exports the kind of foodstuffs we sell abroad. If we expect to keep on selling to Canada and increase our sales, we have clearly got to buy more from her. Canadian feeling in the matter has become antagonistic to American goods, with popular sentiment discouraging purchases.

Canada has rather a slender assortment of things to sell us—paper and pulp, lumber and furs, with minerals like nickel and asbestos, which we do not possess in any great quantity. We can help not only by more direct importations but by good will and even teamwork for Canada's efforts to establish markets in other countries. In recent years she has been decidedly enterprising in setting up branch banks and shipping lines to Latin-American countries, the Orient and the other British colonies. Superficially a sale of Canadian cheese, butter, flour or codfish in Rio de Janeiro might look like business lost to ourselves, provided Canadian and Yankee were both after the same order. Actually such a sale would increase Canada's purchasing power in world markets, and we are so near her, and our products are so acceptable temperamentally, that the business would gravitate naturally in our direction. Under the handicap of distance and difference in temperament Great Britain has for a generation been trying to increase sales of manufactured goods in Canada. Even with tariff preferences, however, British trade grows slowly, where ours grows fast—indeed, the present situation shows that it has grown altogether too fast for our own good, because it is getting out of balance.

More importing is the only remedy for our world-wide selling handicap of falling exchange in other countries. This has piled Latin-American customhouses with our goods, importers being unable to pay for the stuff and take it out. It has suddenly given European competitors unforeseen advantages in selling. Argentina cannot buy our automobiles because we will not buy her hides and wool. Coffee, cocoa, sugar, nitrates, ivory nuts, Panama hats, rubber—these have accumulated in Latin-American countries simultaneously with our own merchandise. We cannot sell because we are not buying, and trade is at a standstill.

The economic quack eagerly prescribes every sort of patent nostrum—international currencies, gold reserves, clearing houses and the like, with embargoes, tariffs and what not at home. But the straight business remedy is more buying abroad—a job for the merchant and importer.

The Day of Dollar Credits

The dollar-exchange situation probably throws more light upon the subject and illuminates more corners than any other single factor.

Before the war fully ninety-five per cent of the money we spent for imports passed through London. Yankee dollars had to be turned into British pounds before exporters of silk, tea, sugar, chemicals, hides, metals and fibers would ship them from other countries.

A New York banker has summarized the situation thus:

"Take Brazilian coffee, often used as an example. Before the war an American importer made his bid for coffee in Santos, Brazil, not in American dollars or Brazilian milreis, but British pounds sterling. The deal closed, he bought a letter of credit on London in pounds sterling. When his coffee was shipped the Brazilian seller drew a ninety-day draft against that London credit in pounds sterling. Then he cashed it at his own bank in Brazil and the bank discounted it in London.

"Why not a dollar draft on New York? Because we had no open discount market in the United States before the Federal Reserve system was established. Therefore, the Brazilian coffee man or his bank would have had to hold a New York dollar draft until maturity. Besides locking up their capital, that would often have led to loss of money through fluctuation in Brazilian or American exchange.

"The American purchaser of coffee shouldered this risk of loss. He had to estimate what British pounds would cost him three or four months ahead, and buy them in advance so the Brazilian would get exactly the price offered. But the American did not know what his coffee would cost him when it reached the United States, because exchange might rise or fall. If he were bidding against others for that coffee and overestimated the probable fluctuation in exchange, he might bid too low and lose the coffee. If he underestimated the fluctuation his coffee would cost more than he had figured.

"With dollar exchange there are several distinct advantages. For one, American dollars can be paid directly in Brazil and turned into milreis, so there is the economy of one conversion of currency as against two where dollars were turned into pounds and pounds into milreis. For another, there is the fluctuation of only two currencies to be taken into account instead of three. And besides saving the charges of London banks, we have the present buying advantage of the most stable currency in the world—though unfortunately offset by the sales handicap that it is also the most expensive.

"Dollar exchange depends absolutely upon importing for its maintenance. We can sell a bill of goods to a Latin-American customer and ask payment in dollar exchange via New York or London. But if

Seymour B. Conger
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From 1910 to 1917 he was Associated Press correspondent in Germany. Ambassador Gerard, writing of the difficult position of American correspondents in Berlin, says—"It is the splendid patriotism under fire of Ackerman and Conger that deserves special mention." (Mr. Ackerman is chief of the Public Ledger Foreign News Service.)

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we do not buy Latin-American products, and they are sold to England, for example, exchange on New York in dollars will become scarce and more expensive than exchange on London in pounds. The Latin-American customer will then find it cheaper to pay through London, and dollar exchange will again revert to the world of dreams, when by intelligent importing it might be made a fact."

War straightened many a world-trade route and routine for us automatically, greatly to our benefit. With willingness to import, these will stay straight, but without it will become more crooked and expensive than ever.

Going back to the Brazilian coffee, suppose it were purchased by an importer in New Orleans, paid for by credit in a London bank and brought from Brazil on a German ship, which took home a cargo of American cotton. Some very interesting things happen.

We were—and are—buying more from Brazil than she was buying from us—we need her coffee, rubber and so on. We were—and are—selling more to England and Germany than we were buying from them they need our cotton, copper and foodstuffs. So in addition to giving England and Germany a job carrying both our money and our coffee, we created in Brazil a balance of trade—a consuming capacity and purchasing power—an opportunity to sell manufactured goods. John Bull and Fritz got the business. They took that cargo of cotton to Europe, made it up into cloth and sold some of it to the Brazilians. They had banks, ships, salesmen on the spot—why not? The Brazilian got the money for his coffee in British pounds bought by Yankee dollars. German money paid for cotton taken to Hamburg. Brazilian money was spent for British and German goods.

After all these roundabout transactions had been completed, England and Germany still owed us some money; so probably a tourist from Kansas went over to Europe the following summer and squared the account, taking the balance out in sight-seeing.

Trading With the Other Hemisphere

Commodities had a way of coming to us by indirect routes too. European ships carried Latin-American products past our doors to Liverpool and Hamburg, passing them back to our manufacturers with brokerage, storage and other charges. British plantation rubber was a typical raw material. It came to us by way of London, and that of the Dutch East Indies via Amsterdam. When war cut Europe off the British, Dutch and French traders in the Orient began to sell direct to the United States. Dutch merchants were especially enterprising, by reason of Holland's awkward geographical position, with war going on all around her From negligible direct purchases of Dutch East India rubber in 1914 we became customers for pretty much the whole crop. With tin, coconut oil, copra and many other products, there is the same story of direct sales and the elimination of European middlemen. We have benefited perhaps more than we deserved, because these improvements in trading are due more to the foreigner's enterprise as a salesman than to our own as buyers and importers.

Indeed, some of this trading will tend to resume its old kinks. That is to the advantage of nations that want to do the carrying, brokerage, banking and other services. In some cases there are advantages in their favor so great that the longest way round may be the shortest road to market.

Much of the Australian wool used in our factories formerly came to us by way of London. We had no direct connections with Australia, but even with our own ships and enterprising importers London's auctions are an advantage both to buyer and seller by reason of the great quantities of the staple assembled for convenient inspection and the range of varieties available for the many different manufacturing requirements. It was the magnet of the Leipsic and London fur auctions which formerly took pelts from Canada and the United States across the ocean, where they were sold, like as not to New York furriers, and brought back to be made up for wear by American women. St. Louis has made a determined effort to overcome this attraction, setting up a fur auction of its own. Curiously, St. Louis was a great fur center in pioneer days, when we had most of the merchant ships and carrying trade of the world.

Importing may be done in queer streets, and lack the allurements of exporting, but it develops more of the fundamental things that make up national prosperity, and also runs into more profitable side lines.

According to one classification, there are two different groups of nations involved in world trade. First, countries whose imports exceed their exports, which are either nations with money to lend, like Great Britain, or nations borrowing money to develop their resources, like the Latin-American countries. Second, there are the countries whose exports exceed their imports, some of them lending countries that finance trade for other nations, like Holland, and some of them debtor countries that are repaying loans, like ourselves before the war.

Countries go through four separate stages of growth: First, there is a borrowing period when imports exceed exports. Second, an interest-paying period when exports rise above imports. Third, a period when such countries have money to lend abroad themselves, and exports are still in the lead. Fourth, a time when their own foreign investments pay interest, and imports become heaviest, because interest is really paid with commodities, not money.

The Shifting Trade Balance

"The United States remained in the borrowing stage until the late seventies," explain Messrs. L. C. Ford and Thomas F. Ford, in their recent review of our foreign trade. "Then our productivity became so great that we were enabled to send out vast quantities of foodstuffs and raw materials, as well as of manufactures, creating an excess of exports so large as to pay all interest charges and other obligations, and even in some years to cancel a part of our debts abroad. At the outbreak of the World War it is estimated that our securities to the value of four billion dollars were held in the United Kingdom, Germany, France and other European countries. Our position was such that we were enabled to so increase our exports as to purchase back all of our securities held abroad that we could obtain, and also invest heavily in foreign securities. Our interest and debt-paying period was thus of much shorter duration than it would have been under normal conditions."

In other words, all signs now point to an excess of imports over exports, and this means that we will invest money in other countries, helping them develop their resources, and take payment in raw materials and merchandise. We will earn money by operating industries, utilities and plantations abroad; by shipping, banking and insurance; by assembling merchandise and materials for other nations, and getting into the profitable transshipping game.

Our direct trade with the continent of Africa before the war, for example, amounted to less than two per cent of our whole import business and a trifle more than one per cent of our exports. Africa is rapidly increasing its output of tropical foodstuffs, hides, skins, rubber, cabinet woods, minerals. We have been customers for these things, but bought them through the transshipping countries of Europe—Antwerp was a great center for African produce. With importing machinery and ships we can buy direct, become transshippers ourselves, and participate in the coming development of the Dark Continent.

There are a good many more things in world trade than selling, but importing, with every one of its side lines, stimulates exports. When raw materials are sold by the borrowing and developing countries to European importers a buying credit is created in Europe for our requirements in merchandise, and that is where they buy. When we import directly the buying credit will be created here, giving our manufacturers their chance to sell goods.

Our import business before the war was largely in the hands of foreigners. It had not always been thus. During our first great youthful period when we bought more than we sold, during the thirty years from 1791 to 1820, Yankee ships and Yankee merchants ranged all over the globe. We had a five hundred million dollar yearly balance against us then—one hundred and twenty-five dollars' worth of imports per capita yearly to pay for So we got busy in shipping and trading and carrying the goods of the world, and there were daring Yankee traders and strong American importing houses. Some of them have survived, but in general foreigners predominated in bringing stuff to our door. Sitting at home, occupied with domestic production and trade, with a disposition to distrust imports, curb them, raise obstacles against them, and regarding minimum purchases abroad and maximum sales as most beneficial, the foreigner became a sort of peddler who called with his pack.

The pack held two general classes of goods: First, luxuries and novelties, like diamonds, the article de Paris, and bargain-counter trinkets from Europe or the Orient. Second, raw materials for our industries, like raw silk, sisal fiber, and exotic foodstuffs, like coffee and cocoa. The manufactured stuff was sold through representatives or branches of foreign concerns, while foreign import houses also brought much of the raw materials and foodstuffs, because they had the facilities for collecting them all over the world. A certain proportion of the business was done on consignment—that is, a grower or merchant in Central America who had cocoa beans or ivory nuts to market would ship them to the United States to be sold by a broker on commission. But the importing houses that supplied us were chiefly the American sales departments of foreign organizations that had secured control of such things by their enterprise in the borrowing and developing countries. Chilean nitrates, for example, were sold to our fertilizer manufacturers by the Germans who had invested money in the development of nitrate deposits. Without plantation rubber our automobile industry would now probably be at a stalemate, because the wild-rubber crop of the world became inadequate ten years ago, and little was done to increase it. The British and Dutch stepped in with cultivated rubber, financing great plantations, and logically undertook the marketing. The foreign importer's place down in Queer Street may not be very impressive, yet it probably represents a complicated organization in many of the borrowing and developing countries where he owns plantations and railroads, advances money on crops, sells merchandise on long credits or barters it for produce, collects the stuff, cleans, grades and partly manufactures it, brings it down to the seaboard by boat or muleback, takes it away in his ships, and finally comes around to us looking for customers.

Opportunities for Importers

Since the war, however, there has been an encouraging growth of direct importing by American concerns, and a disposition to find out by investigation in other countries what they have to sell or might produce, and to help them get it together, put it aboard ship and bring it to our ports. As in exporting, a good many mushroom concerns sprung up during the war, some lacking experience, others capital, and still others shiftily seeking the easy business of wartimes in ways not very beneficial to our business prestige abroad. Development of exports stimulated importing in a good many cases, because export concerns discovered that world trade is barter, and that selling our goods in foreign markets involves finding outlets for their customers' products. Some of the established American importing concerns likewise found themselves drawn into export as a form of service for merchants in countries where they bought stuff, dislocations caused by the war making it necessary to help them get merchandise.

If Johnny decides to tackle the importing business there are decidedly more opportunities to-day for him to learn it than there were a few years ago. New importing houses have sprung up and old ones are expanding American banks have established branches and connections abroad and are studying imports along with exports, because banking business depends absolutely upon increased trade both ways. Americans have taken over some of the German organizations in other countries. New American shipping lines, with their need for return cargoes, encourage direct imports. As manufacturers maintain export departments so now they begin to study the possibilities of direct importing, which may very often decrease the cost and improve the quality of their raw materials from other countries.

Should Johnny land a job with one of the old Eastern import houses, he will practically go to work in a country general store with ramifications over pretty much the whole globe. One of the largest American concerns of the kind has nearly two hundred branches in South and Central America, Africa, Japan, India, China, the East Indies and Europe, with a couple of dozen in the United States and Canada. It imports raw materials, exports merchandise, runs steamship lines, does a banking business, and wherever local conditions in a given country require it, has subsidiary corporations to do special things in local purchasing, sales or production. In one country it gathers coffee or palm oil or Panama hats. In another it may operate sugar mills or chemical works. In still another it will sell farm implements, railroad equipment, office devices or mining machinery.

Should Johnny land a job with that outfit, they may set him doing chores in a department importing Spanish chick-peas or beeswax, set him at work on shipping documents or in the steamship or banking departments. There are many things to learn and plenty of opportunities to specialize. If he likes the business and gains experience, with perhaps a foreign language or two, he will have his chance to go abroad within a few years, either to travel or live. Travel will probably take him upcountry where raw materials are gathered, while if he is attached to one of the branches in a foreign port he will be part salesman, part buyer, part banker, part shipping man.

A Brazilian Skin Game

Another excellent way to get an insight into importing is through a bank job with one of the big Eastern financial institutions maintaining branches abroad or handling a great deal of export and import business. Since the Federal Reserve Act permitted the establishment of foreign branches by our banks, some of them have developed world-trade staffs numbering thousands of employees at home and abroad.

The routine of an American branch bank abroad not only reveals many things about commodities, and what is done in moving them about, but a good deal of commercial research is conducted by American banking organizations with a view to broadening the foundation upon which to build business. So a job in the commercial-research department of a branch bank might give intimate knowledge of commodities, resources and possibilities in the country where it was situated.

Uncle Sam is constantly sending a good many young men abroad in consular and commercial service, and they have many opportunities for acquiring first-hand knowledge.

Practical merchants engaged in building up world-trade organizations complain about the investigator type likely to be produced in these latter fields. The investigator can make a splendid inquiry and report, telling where things come from and what might be done with them. But practical men maintain that he is seldom able to carry out his own advice. Importing is horse trading from start to finish, full of possibilities for trickery. The fundamentals of banking, foreign exchange, shipping, insurance, language and general commerce can be learned in many a school and college as well as acquired from books. But book training alone will not do—it must be backed with the practical experience that sharpens wits. And the investigator type misses that experience, or has little relish for horse trading

On his first trip to Brazil buying goatskins a youngster representing a Philadelphia import house ran straight into trouble. Several years' experience at home had made him thoroughly familiar with goatskins and the ways in which they were bought, shipped, insured and financed. Purchasing a large and valuable lot of skins, he was about to start them down country when a Brazilian suddenly laid claim to them as his own purchase. This immediately halted the financial end of the transaction, because the manager of the local bank refused to cash the draft drawn to pay for the stuff. Loss loomed up, and possibly some expensive Latin litigation, when the apprentice-importer suddenly smelled a rat. That was a European bank—in those days we had no banking connections abroad. A cable went through to Philadelphia, from which another cable went to the headquarters of a big European bank. A third cable woke things up in that little Brazilian town upcountry. The bank

(Concluded on Page 56)

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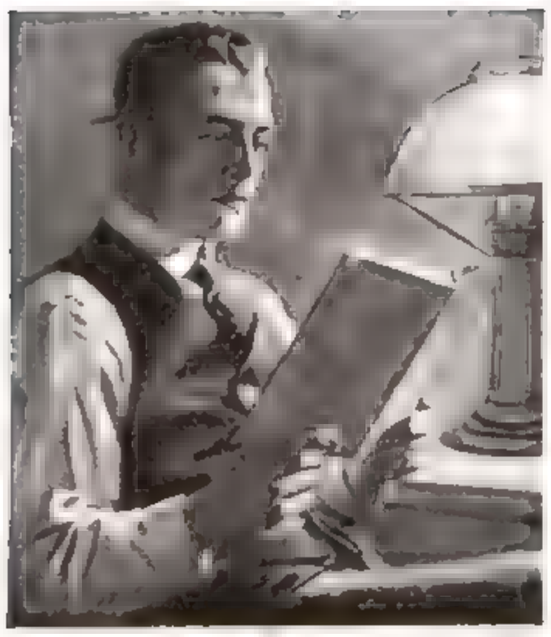

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(Concluded from Page 54)

manager was instructed to pay the draft, turn the institution over to his assistant and report to headquarters in Europe. That amounted to losing his job—he and the Brazilian claimant of the goatskins had been in collusion.

"This country of ours is so big," said an Eastern importer, "and the demand for raw material so great, that there can be no question about the vast quantities which must be imported in the future; likewise articles of luxury and the novelties and special products of other industrial nations. Many of these things we produce ourselves, of course; but even so, large quantities often have to be brought from distant parts. Hides, skins, wool, linseed, wax, animal hair, rubber and other materials in a long schedule come to us, some from this region, some from that. The inflow rises and falls, but it is continuous. It has been claimed that the United States, of all nations, is the one that could be considered self-supporting. But even this country would be hard pressed if raw materials stopped coming in."

Merchants of the World

"So the import trade should appeal to our young men as a line affording excellent opportunities now and in the future. Go into this trade and it will bring you in contact with men from and in almost every section of the globe. They speak other languages, and their ideas are often quite different from our own. Each country has its own system of money, so that one dealing with these far-off places comes to be really an international merchant trading in various currencies, speaking different tongues and handling different kinds of commodities. To carry on such business successfully requires skill, poise, courtesy, tact and patience. Each foreign customer must be studied, his peculiarities understood and respected. An importer who trades with one country and with one article as an individual may make a success, and often does. But the man who reaches out to a number of countries has an infinitely more interesting experience, with vastly greater possibilities. When a young man enters an organization of that kind he goes into training to become a merchant of the world."

The importing of merchandise is practically a separate business and quite as varied as most occupations. A very large percentage of our imported merchandise is sold by department stores, and its importation is closely linked with the buying system of the department store and the wholesale trade. Buyers for these stores go to Europe, and often Oriental countries, while regular buying branches are maintained in the chief foreign industrial centers.

Countless Opportunities

Smaller merchants purchase through importing and wholesale houses, which also send their buyers abroad. The importation of manufacturers' specialties, like food products, beverages and the trade-marked and package articles, is done either through foreign concerns' branch houses in the United States or through distributing agents, acting for a single manufacturer, or perhaps assembling a comprehensive line of like articles from many parts of the world. From the great wholesale importing house, with a display of samples amounting to a large department store in itself, down to the individual import broker who canvasses with samples and takes orders for almost anything foreign concerns have to offer, the business offers countless opportunities.

And opportunities exist very often in unsuspected places, far from ports and ocean shipping. Just the other day Chicago was first flattered and then indignant because a French government official spoke admiringly of its foreign trade as being something between fifty million dollars and one hundred million dollars yearly. The indignation grew out of the ancient rivalry between Chicago and New York. Through our own Government's system of reporting world-trade statistics, much of Chicago's export and import business is credited to the seaports where it meets ocean ships. If import materials and goods were credited to cities where they are finally used, places like Akron, Ohio, would have reason to be as proud of their import statistics as they usually are of their population, bank clearings and pay rolls. And in such places, naturally, there are opportunities at least to begin getting acquainted with importing.

There is a constructive and creative side to importing, both in merchandise and raw materials. Every American woman who visits Paris goes shopping for French lingerie, expecting to find the dainty things associated with that term at bargain prices. But alas that dream must be shattered! The French lingerie found in France seldom suits American tastes. It is lacking in cut, material, design and even daintiness. French lingerie, as women know it in the United States, is a creation of American importers and buyers, who go to the countries where cottage industries are carried on, specify garments and designs to meet American taste, and see that good materials are used. In countries with surplus population human hands are always utilizingsparemoments—knitting,embroidering, lace making, weaving. Left to themselves, these home workers make an endless diversity of stuff, each according to her own idea. They have no knowledge of our life, tastes or fashions. Lacking money to buy good materials, they will often do the most beautiful and painstaking work on cheap fabrics. Supplying them with suitable materials, and furnishing ideas and designs for lingerie, outer garments, table linen and the like, is the job of the importer and buyer.

This constructive influence is applied to foreign factory products. The American buyer inspects a European manufacturer's samples and with his knowledge of American demand and merchandising methods, suggests changes.

"This color is too bright," he will say; or, "We have a promising market for that if you can get its price down where it will be possible to retail it at such-and-such a figure."

Recent Developments

The European manufacturer thereupon instructs his designers to make up new samples, or lays the price situation before his employees. The color is toned down, the material is changed, something is taken off here or there, output is increased by agreement with employees, or the piece wage slightly reduced. Through a meeting of minds and adjustment to the importer's viewpoint, something is made and marketed where otherwise no outlet would have existed. Our imports of merchandise have grown pretty much in accordance with the willingness of foreign manufacturers to work with our importers along these creative lines.

In the importing of raw materials the creative side may not be so obvious. Yet it is definite and often more fascinating.

A generation ago, for instance, you probably knew coconut oil chiefly in little fat bottles sold in drug stores for the hair. To-day coconut oil is an important raw material for several rapidly expanding industries. You eat it as a butter substitute, cook with it as a substitute for lard, use it in soap, cosmetics, explosives, candles. Five years ago there were less than a dozen mills for making coconut oil from copra in the Philippines.

The war set up an enormous demand for fats and oils, and there was a turning to the vegetable products of the tropics. Modern mills for turning copra into oil were built in the Philippines, together with steam dryers for turning the coconut meats into copra.

To-day, with more than one hundred and fifty oil mills, the Philippines are importing copra from other Pacific islands, where formerly the raw material was largely exported. Tanks and pipe lines for handling coconut oil in bulk have been built at our ports, and importing organizations have built the trade up, increasing quality, boosting the volume, cutting handling costs and supplying different industries with different grades.

The business has lately been showing a hundred per cent increase year after year, and skillful American refining and grading of this product with vegetable oils generally are in turn creating export markets.

The great staples like wool, hides, rubber and the like offer opportunities for more direct and economical handling, as well as finer grading and closer adaptation to particular uses in our industries. Argentina's harsh wools are an example. At first rather underrated by British weavers, they have been taken in hand by American, French and German textile experts and worked up into suitable products by improvements in machinery and processes. New raw materials are constantly being found, tried out in industry and built up into profitable demand by importers. New sources of old materials are also being found, like the mica of Brazil. Since the settlement of that country people in one of its districts had been using local mica for windowpanes, but it remained for importers to submit samples to American concerns, ascertain that the mica was satisfactory for many purposes, and bring supply and demand together.

Creative Importing

Still another handy example of creative importing is found in as familiar a staple as coffee. Brazil grows so large a proportion of the world's crop that smaller producing countries are in danger of being trodden underfoot in the consuming markets. But by watching fluctuations in supply at the important coffee-distributing points in the United States, alert collecting and importing concerns are able to find profitable markets for smaller producing countries, like the Central American republics. By clever blending of coffee to meet Middle-Western taste, and encouraging the sale of coffee by retail grocers as a profitable commodity, a center like St. Louis, far from the seaboard, has built up our largest inland roasting and distribution business in that line.

John Bull has lately been preaching most vigorously to us a simple economic commandment: "If ye do not buy, neither shall ye sell."

John Bull's interest in that commandment is eminently practical and direct. He owes us a lot of money, and can only pay it with goods, service or securities.

But this is not mere sales talk on his part. He insists that our continued progress and prosperity are intimately bound up with increased purchases from the whole world. John Bull has never been able to sell us enough to balance his purchases of our own products, partly because we have protected our manufacturing industries, and partly because we could not use enough of the things he had to sell. But in the past he has been able to overcome this handicap by investing money in our industries.

As is well known, war changed that. American securities held by British investors were spent for munitions, and we suddenly attained perhaps a generation of premature economic growth by becoming a creditor nation.

John Bull is still the world's biggest creditor nation, with about fifteen billion dollars invested in other countries. But we are second, with eleven billion dollars to twelve billion dollars invested abroad. The necessity for buying more abroad is as absolute as it is new. If we take the initiative, buying and importing creatively, we can turn it into one of the best opportunities we have ever had.

Realtors

PROBABLY nine men out of ten would be willing to wager a luncheon upon their ability to give a correct definition of the word "realtor"; and yet the chances are that eight of them would lose their bets. The proper definition is not so obvious as it seems, for though all realtors are real-estate brokers, not all real-estate brokers are realtors by a long shot. Anyone who doubts the existence of a distinction may satisfy himself of its reality by reference to the records of the district court of Hennepin County, Minnesota.

It appears that the word "realtor" was coined by a member of the National Association of Real Estate Boards for the purpose of creating a distinction between those real-estate brokers who are bound by the code of business ethics of this association and those who are not. The association's exclusive right to the use of this word was confirmed in a case in which a telephone company which had been requested not to list under the designation "realtor" brokers not members of the association in question was enjoined from so doing.

There is a nation-wide movement in full swing for the betterment of American business and for the framing and enforcing of an ethical code that will insure correct standards of fair dealing. The real-estate men have hit upon an exceedingly clever and ingenious device to assist them in the achievement of their aims.

Made for Boys and for Girls *of two to sixteen years of age*

BUSTER BROWN SHOES

GROWING boys and girls require shoes that will keep their feet shapely, prevent weak ankles, tortured toes, broken arches, and allow the feet perfect freedom for healthy exercise.

The Brown Shaping Lasts give these features to Buster Brown Shoes, by providing the correct space for each bone and muscle.

Consequently Buster Brown Shoes do not cramp the feet and stop the free circulation of the blood—the principal cause of cold feet and their attendant ills, in winter.

Style No. F95, here shown, combines the advantages of the Brown Shaping Lasts with the lines of prevailing fashion. Note label in the top-facing.

BUSTER BROWN SHOES are the only shoes that combine the advantages of the Brown Shaping Lasts with genuine Goodyear welt construction.

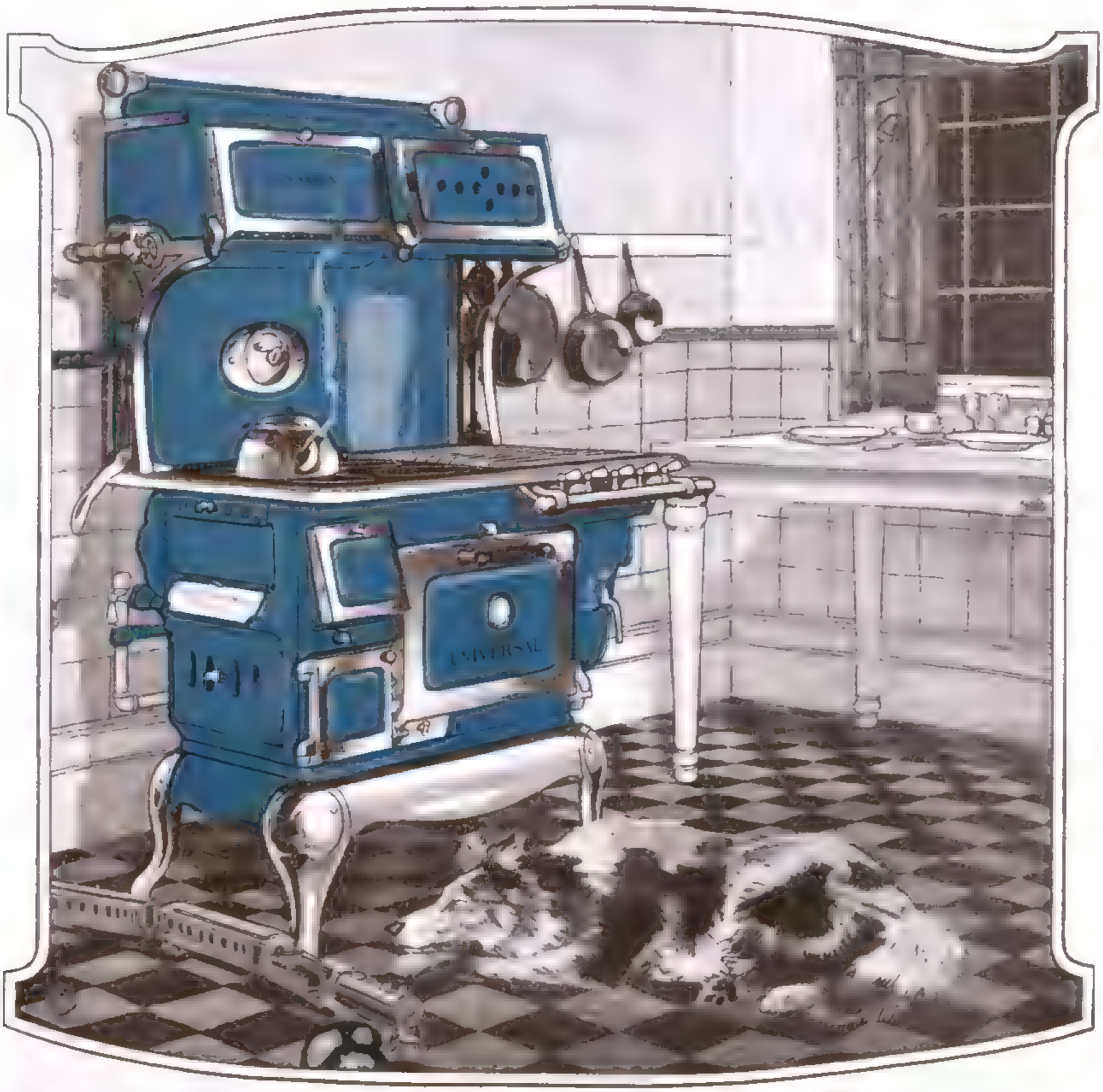
This method of fastening the uppers to the soles without a nail gives hand-sewed comfort and strength, prevents getting out of shape, leaves the inside of the shoe perfectly smooth, keeps the soles from squeaking, and makes the shoes easy to repair.

Good stores everywhere sell Buster Brown Shoes at $4.00, $5.00, $6.00 and up, according to size and style.

How to properly care for children's feet is explained in detail in "Training the Growing Feet"—a book that will be mailed you free upon request.

Brown Shoe Company manufactures White House Shoes for Men, Maxine Shoes for Women, Buster Brown Shoes for Boys and Girls, and Blue Ribbon Service Shoes.

Manufactured exclusively by Brown Shoe Company, Saint Louis, U.S.A.



"to do better baking . . . graceful and compact"

Discerning women esteem the beauty of the Universal Combination Range equally as high as its unfailing ability to do better baking and cooking. Its immaculate, sanitary surface of porcelain meets every demand of the modern kitchen. It is unusually well proportioned; of trim grace of line; compact to fit small space and save room.

It is "The Range of Simplicity and Thrift," famous for its Simplicity, Economy, Beauty and Compactness. So simple a mere twist of the wrist changes completely from Coal or Wood to Gas. No parts to take out; no dampers to operate. Automatic. Its beauty is enhanced by the durable, unbreakable, Univit Porcelain finish, Peacock Blue or Pearl Grey; washable, sanitary. The equipment includes Baking and Roasting Oven, Pastry Oven, Broiler, Warming Closet, Self-Starter for Gas, Gas Kindler for Coal.

Keeps kitchen cool in summer, warm in winter. Economical, wastes no fuel. No worry about Gas Shortage. At all good dealers', in plain, nickel or porcelain finish—cash or terms. Dealer's name and illustrated booklet on request.

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UNIVERSAL COMBINATION RANGE

Burns Natural or Artificial Gas *and* Coal or Wood

PROFIT IN LOSS

(Continued from Page 15)

triumphant. He sat down in an easy-chair in his room and spread out his notes on the bed. Presently as he dozed a moment the door opened and a stranger came in. The detective started up and asked what was wanted.

"Want to speak a word with you, friend," said the informal caller. "Jes' keep yer shirt on."

"What's it about?"-asked the officer.

"It's like this," began the intruder. "I jes' done a little favor fer a friend o' mine, and it cost me six thousand dollars. I'm here to do a favor fer another ol' frien', an' I don't care if it costs me as much."

"What's that got to do with me?" asked the detective, sensing what was to come.

The caller took a chair and explained in a leisurely, confident way that he was the owner of the hotel and most of the business property in the town. Incidentally he was the friend of Old Henry Blake.

"Let Old Henry alone and go home, my friend, and it'll be worth six thousand to you," said the stranger at last.

"You're in the wrong room," said the detective quietly. "I wish you'd get out."

"That ain't goin' ta do you much good, ma young friend," returned the corrupter. "See that big oak tree out there on the hill? Well, two years ago a fellow came foolin' round here on some of this business like yours, and one morning they found him swinging by the neck out theah."

Evolution of Bankruptcy Law

The receiver had already told the detective the story. The truth of it was undoubted, and the officer paled a little, but he managed to smile.

"That's interesting," he commented, and went on smiling quietly.

"Not long before that," continued the implacable conspirator, "another fellow like you came on the same sort of foolishness. They found him down the railroad track, all chewed up by the cow catcher. They found fifty dollars and a gun on his body, too, and the sheriff fined the body the fifty for totin' the gun. Get th' idea?"

"I've heard those stories, and they don't interest me," said the detective. "I guess you or your people killed those two men. It takes pretty hard nerve to stand up here and confess it to me. But you're not going to kill me, and you know it. You're up against too strong a crowd this time. My death will bring twenty or fifty here, or the state militia. Get that idea?"

"The judges here are our friends, and'll do as we say," said the intruder as a final warning.

"We'll see about that, too," said the detective, who had more courage than is usual, even in brave men.

He walked over to his room door with a fine appearance of unconcern and held it open.

"Get out!" he commanded, and the conspirator went.

But the investigator lost no time in getting his bags packed and hustling over to the receiver, who had him placed in the home of a respectable and influential local family. There, they believed, he would be safe from a blow in the dark.

The conspirators were all indicted, some on as many as eight counts. Two hundred thousand dollars in cash, goods and property was recovered, and the plotters all pleaded guilty thereafter and were sentenced. The Blank Mercantile Company paid its creditors dollar for dollar too.

In spite of such instances the voluntary-bankrupt provision will likely remain in force wherever it has been tried. It has its abuses, but so has every other feature of the bankruptcy law—and of all law.

An earlier American bankruptcy law was passed in 1801 for a tenure of five years. There had been financial distress among the new states, and the whole purpose of the act was to free the people of their debts in some reasonable way. But there was so great a storm that Congress abrogated the act in 1803, and we had then no national act on the subject until 1841. The states meantime stepped in and passed what are known as assignment-for-benefit-of-creditors acts, which all states still retain. The most indescribable confusion resulted but two factors restrained Congress from renewing the law—the great distances between Federal courts in those days and the strong feeling in all states against centralization of power in Washington.

But in 1841 the need of a uniform law was again so apparent, and the country was so in need of a means of cleaning the Augean stable of her dead debts, that a reenactment came about; and now for the first time the voluntary provision was inserted. Once more a storm of protest broke upon the heads of congressmen, and they repealed the act after less than two years.

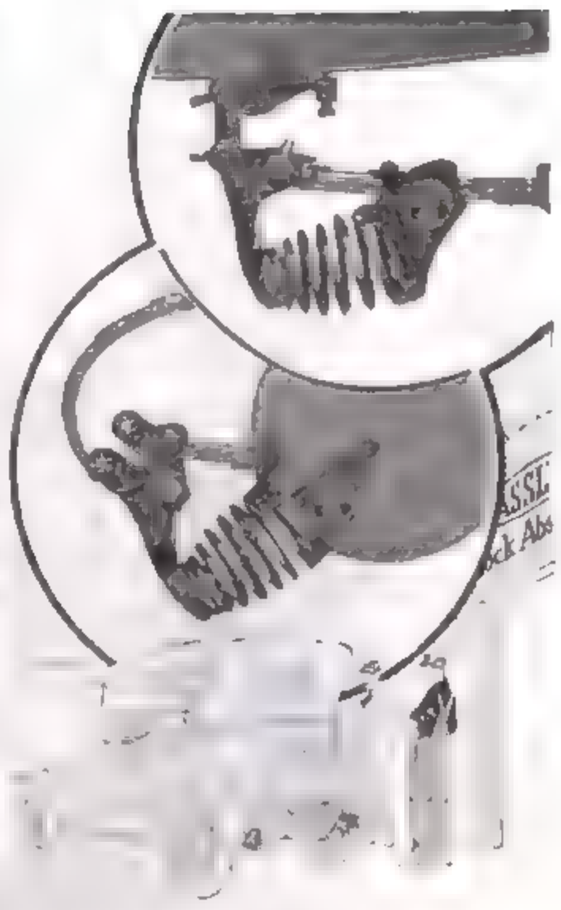
In 1867 a fresh bankruptcy act, and the first that was a debtors' act in any real sense, was put through in Washington. It was in some ways a good law, and filled its purpose in the difficult reconstruction period; but it provided for administrative machinery so extensive and costly that the assets of bankrupt estates were nearly always eaten up. On this ground it also fell into disuse in 1878, after eleven years of costly usefulness.

The Clean-Slate Policy

Finally came 1898 and the present act. The country was still suffering from troubles which came upon it in the last Cleveland administration, and there was the usual cry for a new bankruptcy act to straighten out the hopeless tangle created by disparate laws in the various states. There was also the usual demand for a law that would let the boys get even and start clean. This clarion is heard at regular intervals, and always precedes the repassage or liberalizing of the bankruptcy act; and it is here that politics has always seized the bankruptcy matter. When times were bad and many defaulting debtors had piled up and there was general complaint, it was always a good political move to come to the aid of the bankrupts and clean off the slate. This is no reflection whatever upon this eminently necessary law, but a mere statement of fact. It was this clamor which brought about the law of 1898, a straight-out debtors' act.

By 1903 the outcry of business against this too-liberal statute had become prodigious, and there was but one way to save the act. It must be amended and strengthened. This was accordingly done. By that time the boys had been given their chance to clean off old scores. It was now time to give the country a sane and effective law instead of repealing, as formerly, and leaving each state to fight and flounder for itself. In 1910 the law was once more

"You're One of Those Weak Sisters—One of Those Weak Sisters That Thinks It's a Crime to Get Theirs"



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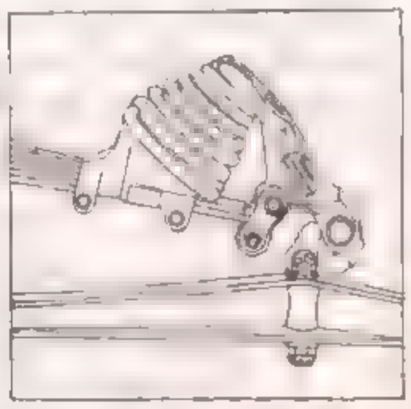
NO need to tie up your Dodge Brothers car—simply stop at your dealer's (the dealer who sold you your car) and he'll have Hasslers put on while you wait! Hasslers go on easily, quickly—without changing any part of the car.

Hasslers will give you luxurious riding comfort—they will protect your car against road bumps and shocks—and they will add to the attractiveness of your car. Of course, you want Hasslers—because of the advantages which have made them the world's most successful motor car accessory. If he can't supply you, write us.



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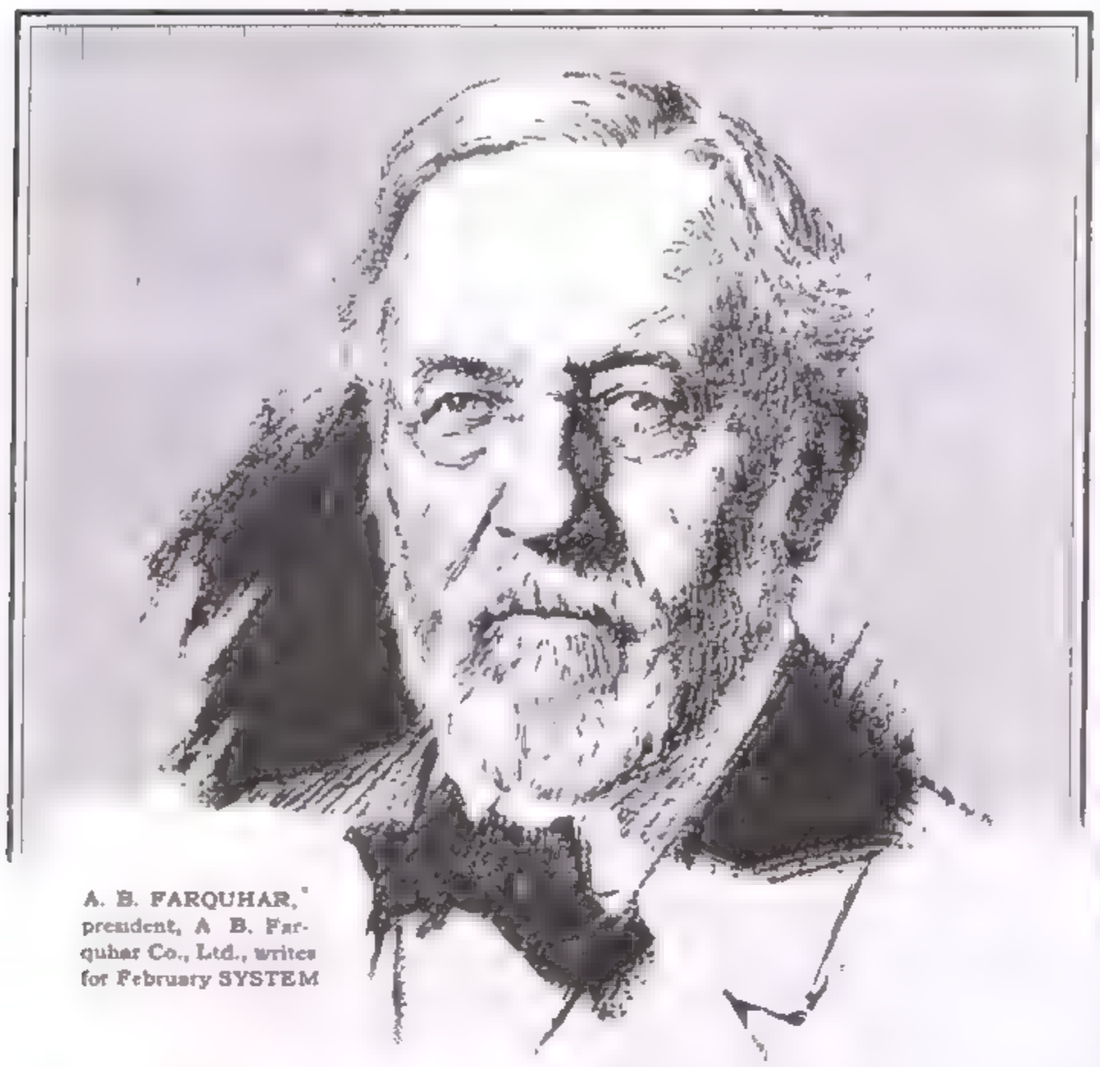

A. B. FARQUHAR, president, A. B. Farquhar Co., Ltd., writes for February SYSTEM

What made business leaders in '73?

CONDITIONS then were much like ours today; prices declining, money shortage, big factory capacities, not so many orders. It was a time that sifted out permanent business builders from those who were carried up or down with conditions. Carnegie emerged the giant in steel. Stewart and Field attained new levels in merchandising. A. B. Farquhar knew these men intimately.

"Carnegie saw not merely tomorrow, but the day after," writes Farquhar in February SYSTEM. He tells why Carnegie never speculated, how his policy enabled him to make profits steadily yet pay the highest wages. "Business has lost something of craftsmanship," continues Farquhar. Management then was so intimate with details that the soldiering workman had no chance at all. Overhead was at a minimum. But business grew in those times despite a panic which, as Gov. Harding of the Federal Reserve Board stated in December SYSTEM, we cannot have today.

For years Farquhar has been reading SYSTEM for the ideas of other men. Now he is giving in SYSTEM of his own. Two hundred thousand readers sharing intimate business experiences — that makes SYSTEM more than a mere magazine. Get the February issue from your newsdealer.

SYSTEM

The Magazine of Business

A. W. SHAW COMPANY, Chicago, New York, London. Publishers also of FACTORY, the Magazine of Management

strengthened by amendment, and the final teeth inserted. To-day the act must appeal to impartial judges as fully effective and yet fully protective of the rights of the unfortunate debtor.

Yet there are still many opponents of the law. The small local banker objects, because in the old days he was always nearer the scene of a failure concerning him and could make a quick seizure of the assets, to the disadvantage of more distant creditors. Some creditors oppose it, because they have lost by it in individual cases, usually through neglect of their own; and the fraudulent bankrupt has, of course, many complaints to make.

But when all is said and done, the only real fault with the bankruptcy law is that it isn't crook proof. Neither is the murder nor the burglary statute. Laws, says the criminal world, were made to be broken.

To-day the bankruptcy law is circumvented only by the crook. But his is a numerous family, and of almost endless variability in color and attack. The ordinary man of business knows only one kind of bankruptcy crook—the dealer who becomes insolvent for profit by means of fake debts, concealment, self-robbery or something of the sort. Unhappily, when the last of this unsavory brotherhood has been accounted for, the beginning of the roster has only been called. Here are a few points to remember:

Many creditors are themselves lawbreakers. They use their positions to the disadvantage of other creditors.

Some creditors have been known to promote or incite bankruptcies among wabbly debtors.

There are organized gangs in all parts of the country which promote and conduct fraudulent bankruptcies.

Unethical lawyers have been known to advise clients in methods of going bankrupt for profit.

Some organizations of unethical lawyers make a practice of looting bankrupt estates and robbing the creditors.

Officials such as receivers, referees and trustees have repeatedly looted bankrupt estates and grown rich at the game.

Corrupt politics sometimes plays a part in bankruptcy by passing out patronage to unfit henchmen.

Thus there are many ways of skinning the bankruptcy cat. The popular illusion that bankruptcy fraud and chicane are confined to the fellows who go bankrupt or to their advisers and abetters has no grain of truth about it, save that the majority of the crimes are of this sort—about fifteen hundred a year.

Another illusion is that arson figures largely in bankruptcy. The fact is that a self-imposed fire can only figure in a bankruptcy case to cover concealment or removal of the assets. For where a man has a fire and goes bankrupt, the insurance goes not to him but to his creditors. He has nothing to gain by such a blaze except the hiding of a previous crime.

Bankruptcy as a Business

Fires no longer figure to any great extent in actual bankruptcy conspiracies, but other methods far more subtle and effective exist in great array. For instance, in the West some seasons ago a gang was in the habit of opening successive retail stores. A small order was sent to a wholesale house and credit asked by the new merchant, a gang member. The wholesaler, seeing that the new merchant had no rating, would send for references. The merchant at once replied with the name of a bank and that of a wholesaler in his own district with whom he had dealt for years. The new wholesaler at once wrote to these firms at the addresses given, and in due course received flattering testimonials of the merchant's honesty and prosperity.

Invariably he sent the goods. They were paid for promptly, and soon followed by a large order, which likewise was sent out. This too was paid for, and a still larger order shortly followed.

At the same time the new merchant opened lines of credit with other jobbers in the same way. Proceeding along identical lines in each case, he shortly built up large credits with a dozen houses.

Then the goods were removed and concealed and the crash came. The investigators of the mulcted houses hurried out to the theater of failure. Their birds were flown. They turned and sought the recommending bank and local wholesaler. They too had vanished. Yes, they had never existed. The crooks had referred to themselves, and written the letters of recommendation on fraudulently prepared stationery. This trick was practiced not so very long ago, and will certainly be tried again.

In a remote part of the South another gang lately operated a similar type of swindle with a novel and sinister climax. These men worked in one of the moonshine belts, and when investigators of the defrauded wholesalers arrived on the scene, the crooks, in collusion with local business sharps, resorted to the simple stratagem of closing the only hotel in the town and leaving the hapless investigators out in the night and the cold, to fall victims to the ubiquitous and loose-triggered guardians of illicit stills. In such regions any stranger, and especially anyone left out to rove in the night, is taken for a revenue officer without further evidence. The results of this trick are better left to the imagination.

In another instance a mercantile crook who began his operations in Philadelphia got careless manufacturers and jobbers or their credit men to send him small bills of goods. His primary orders were so small that his victims took a chance and shipped without looking up the fellow. Then he began the old round of prompt payments followed by ever larger orders. When finally a whopping big order came to each of his dupes the credit men simply got out the crook's card and viewed with satisfaction his enviable record of prompt remittances and ever-growing orders. They shipped the order and the crook went into fraudulent bankruptcy. Without waiting for details, the man disappeared. He appeared in another city under a changed name and repeated the operation. In the course of a few years he was able to perform this selfsame act in seven or eight cities before he was finally imprisoned.

Crooked Creditors

This case calls attention to the fact that these jobs are the work not so much of individuals as of organizations. The men who operate these swindles are not common criminals, but fellows of intelligence and considerable ability. They know one another, and continually exchange information. Out of this condition has grown the credit men's sucker list, an actual tabulation of the names and weaknesses of the men who extend credits to merchants on behalf of jobbing and manufacturing firms. Such lists have long been in existence, and are passed about among the initiate in the great game of profiting by failures.

But enough of the crooked merchant. His is only one broad phase of the theftuous activity in bankruptcies.

In a New England city recently a clothing merchant failed for more than one hundred thousand dollars. Soon after the voluntary petition was filed an unusual thing happened. The numerous creditors began to receive letters from three other creditors whose establishments were not far from the bankrupt's town. In these epistles the adjacent creditors stated that they had made investigations of the bankrupt's business and assets and were satisfied that his failure was unavoidable and blameless. They added that the assets were meager and that it seemed to them advisable to accept a proffered settlement in case one within reason was forthcoming.

Soon afterward the more distant creditors of the ruined merchant received an offer of settlement at thirty cents on the dollar. Ordinarily this might have been accepted, but there were two or three credit men of wide and bitter experience in the employ of the losing creditors, and these men urged investigation. It was shortly established that the local jobbers had been informed of the merchant's precarious condition sometime before the failure. They had gone to him and exerted pressure on him, forcing him to pay them in full, with the understanding that they would then let him fail and would use their influence with the other creditors to bring about a cheap settlement, the idea being to let the merchant out with a profit. The conspirators confessed, and were rewarded with fines and imprisonment.

The plottings of such men, usually referred to in the profession as friendly creditors, are common enough. Their methods of procedure vary in detail, but they all follow the single general track. The friendly creditor sees that he gets out whole himself, and in return helps the merchant to

(Continued on Page 62)

HUDSON and ESSEX

Another Satisfaction Owners Know is the Loyal Organization Interest Which Follows Both Cars

In the competitive car market of today buyers consider not only the qualities of the car they get, but the character of the dealer association they thereby form.

It is therefore with no idle pride, but with a sense of gratification in the protection afforded Hudson and Essex prestige, that we regard the position our dealers everywhere hold.

But it is also true that no such organization could have been gathered about cars that in themselves had not established a great following, with abiding faith in their notable qualities.

Very often a rewarding realization is given us that Hudson and Essex owners do not regard the purchase of their cars as the closure of a transaction, but rather as the opening of an account of friendly interest between us.

We believe this feeling springs, not only from a knowledge of dependability that admits no probability of annoyance or disorders, but also from a lively consciousness of owners that their cars in a very real sense possess a home.

If you consider that 97% of the Hudson product is handled through men whose connection exceeds 7 years you will understand the coherence and uniformity which make Hudson-Essex policy and service everywhere a matter of comment.

And we are sure you too will discover that not the least satisfying element in the ownership of either car is this willingness, coupled with finely organized ability to serve promptly, that marks the relationship between our dealers and their owners.

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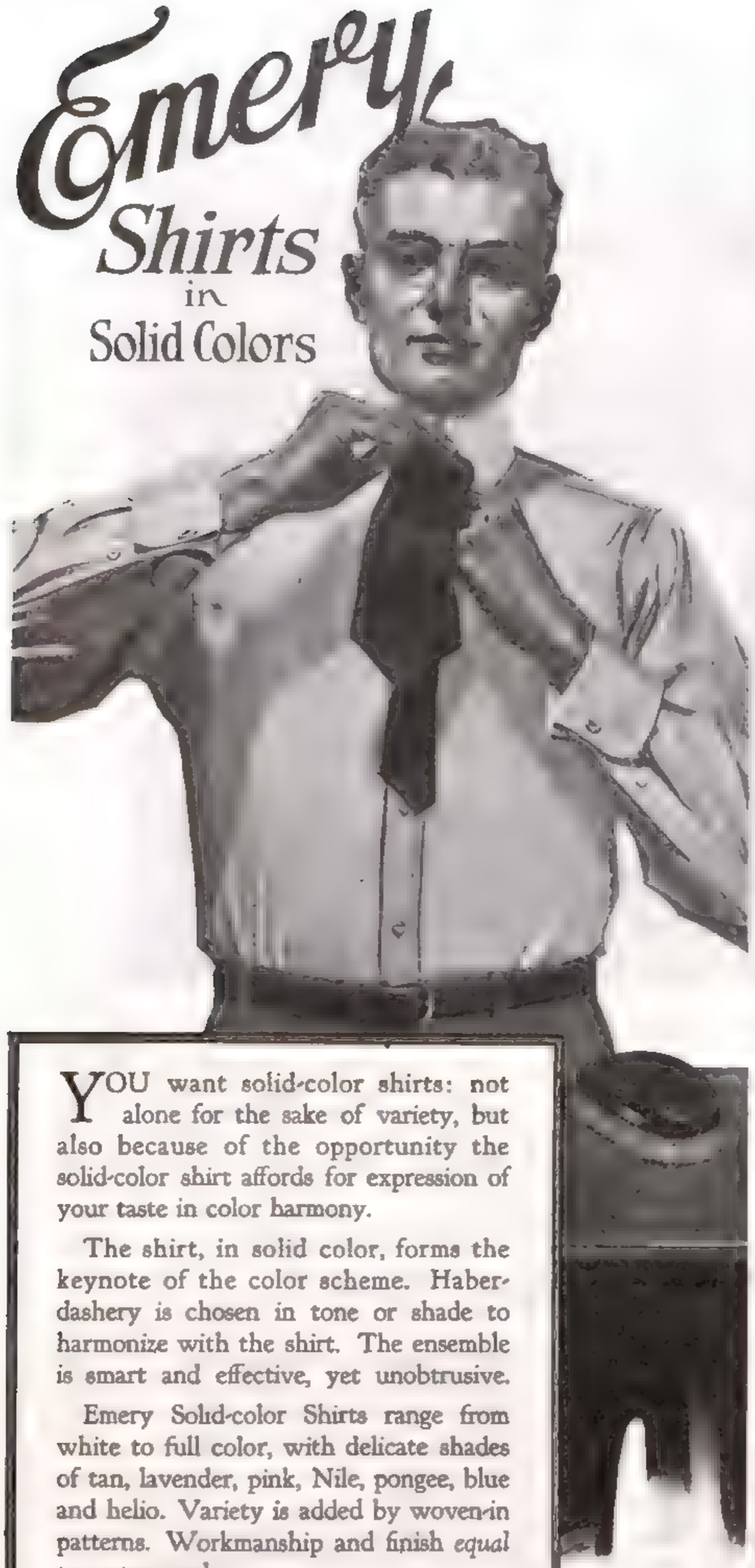

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(Continued from Page 60)

plot his bankruptcy and to delude the others to whom bills are owing—a crime under the bankruptcy act.

There has for a number of years been a continual bruit of a national bankruptcy ring, an organization supposedly of countrywide influence and membership got together to cause bankruptcies and to profit by them. According to theory, at least, this ring comprises, in the first place, a fraternity of lawyers who are said to advise merchants when and how to go bankrupt, and who afterward guide the bankrupt estates through receivership at great profit to themselves and great loss to the creditors. Second, the ring is supposed to have in its service gangs of burglars and secret removers used to commit staged crimes against merchants about to essay fraudulent bankruptcy or to haul away and secrete goods. Arson gangs, employed to cover concealments, are also said to operate within the ring.

It must be said that there are many evidences which tend to confirm this engaging idea, but the proof of so magnificent a criminal society's existence has never yet been adduced. This is, however, nothing to shake us with wonder. The difficulty of proving an ordinary local bankruptcy plot is so great that many an obviously guilty man escapes. How then shall one go about fastening the badge of guilt upon a group said to embrace hundreds of men in dozens of states?

But whether or not there is a national confraternity among conspirators at bankruptcy, it is certain that there are many local confederations of this sort. They are of two kinds. In New York, Chicago, Philadelphia and other great cities the police have on numerous occasions caught members of criminal gangs who supported themselves by serving mercantile crooks. They were employed to burglarize stores by prearrangement, to cart away goods in the dead of night and dispose of them in safe places, or to plan and start fires after such removals had been accomplished.

Such criminal deeds prerequire organization. The head of such a gang is usually some low politician in the foreign quarter who has a number of gangmen, plug-uglies and gun users under his direction. He works in various fields and deeply devious ways. First of all, he manages in some measure to protect his jail-graduated lieutenants. Second, he gets concessions, political favors, official blindness for shady business men operating in his district. He is ever on the lookout for some desperate and profitable job. Men of this stamp recognize the sharp merchant at sight. They go much farther in their quest of dark business, however, for all their henchmen and followers are scouts after trade. They constantly bring to the leader word of the condition of shopkeepers and traders. They introduce to him crooked merchants looking for aids in purposed frauds.

A Typical Case

Again, such criminal gang leaders have long been in the habit of watching the condition of honest storekeepers and going to those not obviously prosperous with propositions.

A year ago, a man named Jules Rich, or one who might have borne this name as well as another, conducted a woman's dress shop in a prominent street. He was a man far along in middle life. He had worked hard for nearly forty years, but luck or ability or something had failed him, and he found himself at the dismal dawn of old age with nothing but a large and half-educated family, a modest home and a business which paid but never prospered.

Jules Rich looked about him on all sides and saw the triumphs of other men. He saw Stein, who had been his clerk twenty years before, grown into an opulent merchant, with a shop that covered half a block and turned over millions a year. He watched Jones, who had been his bookkeeper in other times, flash by morning and night in a limousine. He listened early and late to the complaints of a querulous wife grown bitter and tempestuous through envy of the achievements of others. His heart, too, was eaten with jealousy and unreason.

When Rich was in his sober mood he understood well enough that he had never been an able trader. He was honest, plodding, old-fashioned—which things he considered virtuous and unprofitable. He understood that Stein was a genius, a sharp and ruthless one, but, nevertheless, a fellow with a flair for business. He realized that Jones had always known how to buy, a secret which remained as mysterious to Rich at fifty-eight as at eighteen. These things were patent. But when Rich was in an evil mood he told himself that other men had triumphed because they understood dishonesty, and that he had failed because he did not. They were thieves. He was an honest man. It was his misfortune.

One evening after another sermon from his dispirited wife Rich went out to a lodge meeting. He was disheartened and morose. A friend whom he had known none too long rallied him, and Rich poured out his tale of woe. Business was bad. It was getting worse. He could not make enough to do well by his family. He was getting old without a competence to fall back on. What should he do? The recent friend looked at him knowingly and said nothing.

One morning two or three days later a girthy man with a hard, direct manner and a bastion of gold teeth in his mouth walked in upon the dejected Rich and introduced himself roughly.

The Voice of the Tempter

"Business pretty bad, eh?" he inquired.

"Rotten," said Rich dolefully.

"Do you know who I am?" whispered the visitor.

Rich nodded impotently. He knew the fellow as a rather notorious politician and fixer.

"I think I can show you how you can make this place pay," said the other suggestively, "but I must talk to you somewhere alone."

Rich got into his coat and followed his visitor obediently, without the slightest hope of anything. Time and disappointment had taught him futility. The visitor hailed a taxi and drove Rich into a district where he had never been. There he took the old merchant into a forbidding-looking saloon and sat him down at a solitary table.

"Ever think of blowing up?" he demanded without preliminaries.

"Going bankrupt?" queried Rich, wondering.

"Come on! Come on!" snapped the politician through his gold teeth. "You're not as dead as all that. You know how it's done."

"I don't," pleaded Rich. "I been in my business forty years, and I been honest. I hear such things talked about, but I don't know about them."

"Well, are you interested?"

"I don't know."

"What do you know?"

"Very little, it seems."

"See here, Rich! You're starving to death up there. In that place you ought to turn out twenty or thirty thousand a year for yourself, and you don't turn out four. You're no merchant. You ought to know it by this time."

For the first time the suffering Rich sat up and took notice. This fellow's information was too accurate. How had he got it? The ingenuous old man had forgotten his confidences to his lodge brother a few nights before.

"How do you know these things?" he exclaimed.

"Never mind; I know," came the brisk retort. "Now what are you going to do—stick in that place for another year or two and get poorer and poorer and then go bankrupt, with nothing left for yourself or your family? Or are you going to let me help you make a bank roll at one shot?"

"Commit a crime?" asked Rich.

The other man turned away in disgust.

"You're one of those weak sisters," he spat scornfully—"one of those weak sisters that thinks it's a crime to get theirs."

"Well, what do you want of me?" asked the badgered man.

The plotter bent over the table and whispered the ears of poor Jules Rich full of intoxicating splendors, maddening subtleties. Rich would have little or nothing to do with it himself. He would lend his name, his store and his credit—built up by forty years of honesty. That was all. And he would receive an honest fifty per cent of the profits. Danger? There was none. The game had been played a hundred times. The gang was expert, infallible—and protected!

Rich waved his hand in hopeless abandon and gave in. The next day a strange bookkeeper appeared in his store, and soon

(Continued on Page 64)

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Consider the wear to which portable electric cord is exposed. Sharp corners, heedless feet, heavy trucks—Duracord is made to withstand just such conditions. It lasts four to six times as long as ordinary cord.
The thick *woven* covering of Duracord speaks for itself. It is made like a piece of fire hose. It gives strength to the cord where the wear comes—on the outside.
Duracord reduces shop-costs. Not only on its own lower cost per year, but fewer replacements mean less time lost by tools and men while the cord is being changed. The labor cost of making these replacements is also saved.
Duracord is made in all sizes of portable electric cord and in the larger sizes of single and duplex cable. Ask your electrical jobber or let us send you samples of Duracord and ordinary cord for you to test and compare yourself.
TUBULAR WOVEN FABRIC CO.
Pawtucket, R. I.
Makers of Duraduct
Flexible Non-Metallic Conduit
and tubular woven fabrics of all kinds
DURACORD
TRADE MARK REGISTERED

(Continued from Page 62)

thereafter came fresh salesmen and saleswomen. His advertisements began to be seen, and those who knew the conservative old curmudgeon wondered what Bimini water he had drunk.

At about the same time glowing letters signed by Rich's new bookkeeper and secretary began to reach the jobbers and manufacturers who had dealt with the old merchant for many years. With these letters came such orders as Rich had never dreamed of sending. But who doubts the honesty of a man who has been scrupulously prompt for a generation! The goods were sent and paid for as before. Some credit men wondered a little. But why? The payments came. They were glad to see an old tried house coming to life. The next orders were greater still, and they kept waxing. No one made inquiry, for payments were as punctiliously made as ever. Finally the great climacteric orders came. The sellers of goods looked at the letters with delight. Good for old Rich!

One night soon after the Christmas business had died into the January slough burglars broke into Rich's store and carted away a loot of such magnitude that the affair became a sensation in the newspapers. Silks and furs valued at about one hundred thirty-five thousand dollars were missing. The shop had been broken into from a basement, whence the robbers had cut their way upward with drills and saws. Drays had loaded the stuff in an alley and got away without trouble. The policeman on the beat was suspended. The affair continued to be notorious. An investigation of the police was talked of.

Rich, on his side, played his part well. He seemed stunned and broken. He declared, of course, that the robbery meant his utter ruin. As soon as he could get himself together he presented himself to his creditors with a prepared statement showing that he had debts of about one hundred eighty thousand dollars and not more than forty thousand dollars in resources. He explained the great flare in his business readily enough. He had taken a young relative—the bookkeeper—into business with him, and the young man had convinced him that he must expand and make a bid for fashionable trade. To this end he had borrowed what he could, nearly thirty-eight thousand dollars, from relatives, and had used this money and his long-standing credit to swing himself up to a dreamed success. He was getting there, too, but there was a curse upon him. Just when his chance had come this stroke of destiny had struck him down. He hoped his old friends, the creditors, would be as lenient with him as they might. He would start again if he survived the blow. Perhaps he could yet pay out.

A Costly Blunder

It need hardly be explained that the conspirators had in this case combined the concealment-of-assets game with the old dodge of fictitious loans from relatives, repaid just before the crash, and the crime of the final burglary. Necessarily this involved trick implied a set of fraudulent books, as well as all the other chicane and crime.

The creditors, who had known Rich for so many years, were more than inclined to believe the affair genuine. They could not conceive of this dull old man concocting so ramified a fraud. Under ordinary circumstances he might have gone his way with their signatures on his offer of settlement. But it happened that there had been a number of such cases at just this time. Several credit men refused to sign and an investigation was begun.

For some weeks it looked as though the thing had been too cleverly done for detection. It proved impossible to detect any bungling in the burglary. The job had assuredly been done from the outside. The books, too, though they presented many points to arrest suspicion, were masterfully wrought, and no one could lay finger on any convincing falsification. A very old set of ledgers had been used, and into them had been copied in various handwritings and many kinds of ink the genuine records of Rich's business for ten years before the inflation. Finally began the records of his great period. There appeared the borrowings from the alleged relatives all in their proper places, and there followed the various entries, all in apple-pie order and all in the handwriting of the new bookkeeper, but again in several kinds of ink and in such variations of the same chirography as to convince the most skeptical that the entries had been made on many separate occasions. In short, it was an exceptional job of book doctoring.

Had it not been for the fact that the chief instigators of the conspiracy had persisted in putting obstacles in the way of the investigation—had they relied solely on Rich's past reputation and the cleverness of their work—the creditors would certainly have desisted. But this tactical blunder convinced one or two of the losing jobbers that something must be wrong. So the case came up to the day of old Rich's examination, apparently hopeless for the creditors, but grimly pressed on their side.

The old merchant took the stand, shaken and pale. He answered the preliminary questions haltingly and evaded some of the more pertinent queries by denying knowledge and referring them to his supposed nephew. The cross-examination of a witness in court is, for your information, child's play compared to a rigorous bankruptcy interrogation. There are no limits as to the questions permitted, and there is the drastic rule that the refusal to answer any material question automatically debars the bankrupt from discharge. If he pleads his constitutional right to refuse answers on the ground that they might incriminate, he loses his right to be cleansed of bankruptcy. He is literally between the devil and the deepest of seas

A Successful Shot in the Dark

Jules Rich endured hours of questioning and probing with fortitude born of natural stolidity and long suffering. But his implacable inquisitor refused to be baffled. Finally the question of the borrowing from relatives was reached. The first stray shell thrown into this quarter threw Rich into agitation which did not escape the watchful questioner. The lawyer went at the old man with fresh fire.

"You say you don't know where this alleged nephew of yours got nine thousand dollars to lend you?"

"I do not."

"He had nine thousand dollars, and yet he worked for you at thirty dollars a week. Is that correct?"

"Yes."

"Now, Mr. Rich," began the lawyer with great unction, "isn't it a fact that this man is not your nephew at all? Isn't it true that not a cent of the money you used to build up your credit came from any relative? Isn't it true that this whole thing was cooked up between you and your alleged nephew and Sport Walker in McFadden's saloon?"

The attorney was shooting in the dark. He aimed according to suspicion only. A denial would have put him off. But old Jules Rich's nerves were too far gone, his brain too slow, his courage too slight. He slumped down in his chair and grew gray with terror and weakness. He stammered and gasped for breath. His counsel rallied him and pressed water to his lips. After a few minutes he was able to proceed, but the shot had gone home.

When the indurate inquisitor stepped before him again the old man's eyes filled with unutterable fright. Before another word was spat at him he rose to his feet and waving his tormentor from him cried his guilt and confession to the courtroom.

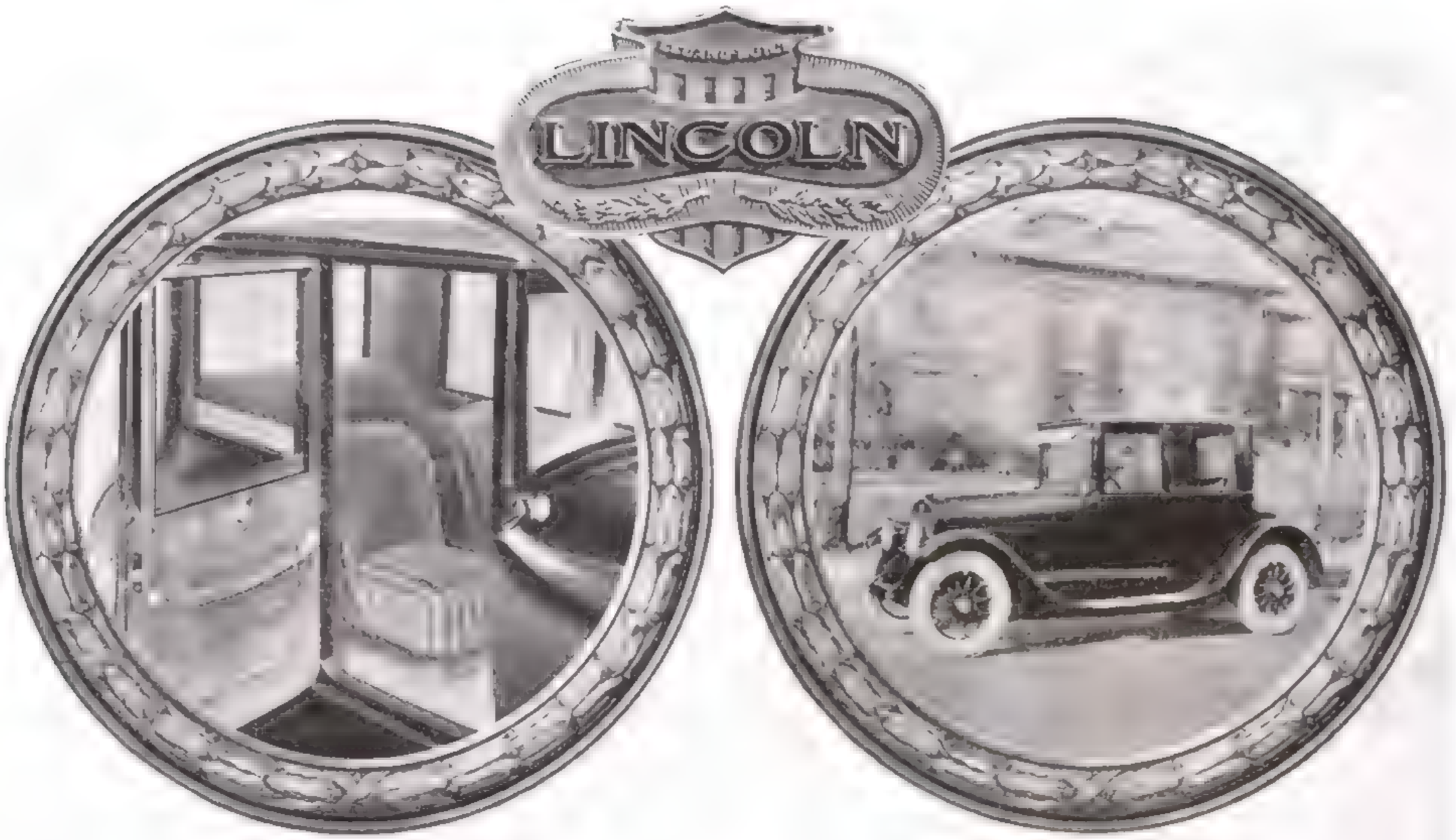
"Yes, it's true. I am a thief," he choked. "All you say is true. Take me away from here. I want to tell the truth."

And he did—with the result that this sorrowful old man and two others went to prison, where Rich shortly lost his mind. His family was left in destitution.

But if this sort of bankruptcy promotion is practiced by gangs of criminals and their leaders, they are not alone in the field. It is a fact pretty well established that in numbers of large cities there are also bands of lawyers who play much the same game. They maintain information bureaus, watch the filing of suits and reward runners, like the old ambulance chasers, who bring them quick news of the shaky condition of any merchant. Then one goes to the unfortunate man in much the same fashion, and says: "Mr. Jones, why do you go on working for nothing? You're bound to fail, and you'll have nothing but a bad name. Why not let me show you how to do all this in a perfectly safe and easy way—so both of us can make some money?"

And far too often the bargain is sealed. Sometimes these lawyers work in collusion

(Continued on Page 66)



The Leland-built Lincoln Coupé

Those who favor the Coupé type of car will immediately discern in the LELAND-BUILT LINCOLN a number of new and distinct advantages.

One of the first things that impresses you is that it affords really comfortable seating accommodations for four persons—quite out of the ordinary in a car of its type.

The rear seat which provides abundant room for two persons, and the two individual forward seats, are in close coupled relation so that all are in a companionable group, but without crowding or cramping.

The front seat on the curb side is hinged so that it may be inclined forward to permit easy ingress and egress.

There is a large storage compartment beneath the rear deck, accessible thru an opening in the back of the rear seat, concealed by a movable panel.

The interior of the car is richly trimmed and upholstered, with deep pliant cushions, and with arm rests for the rear seat occupants.

Mounted on the LELAND-BUILT LINCOLN chassis of exceptional roading qualities, it possesses those essentials which make for consummate ease, comfort and convenience.

The entire bearing is one of grace, dignity and individuality.

As an all-season vehicle, for business purposes or for the small family, whether in city traffic or on the open highway, it would be difficult indeed to idealize a car more fitting.

The Leland-built Lincoln Eight Cylinder Motor Cars include five Enclosed Types

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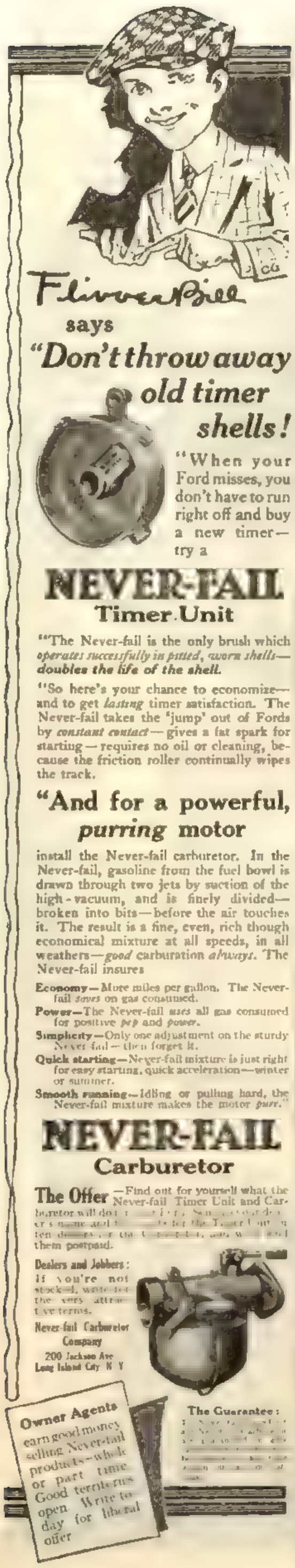

Flivver Bill
says
"Don't throw away old timer shells!
"When your Ford misses, you don't have to run right off and buy a new timer—try a
NEVER-FAIL
Timer Unit
"The Never-fail is the only brush which operates successfully in pitted, worn shells—doubles the life of the shell.
"So here's your chance to economize—and to get lasting timer satisfaction. The Never-fail takes the 'jump' out of Fords by constant contact—gives a fat spark for starting—requires no oil or cleaning, because the friction roller continually wipes the track.
"And for a powerful, purring motor
install the Never-fail carburetor. In the Never-fail, gasoline from the fuel bowl is drawn through two jets by suction of the high-vacuum, and is finely divided—broken into bits—before the air touches it. The result is a fine, even, rich though economical mixture at all speeds, in all weathers—good carburation always. The Never-fail insures
Economy—More miles per gallon. The Never-fail saves on gas consumed.
Power—The Never-fail uses all gas consumed for positive pep and power.
Simplicity—Only one adjustment on the sturdy Never-fail—then forget it.
Quick starting—Never-fail mixture is just right for easy starting, quick acceleration—winter or summer.
Smooth running—Idling or pulling hard, the Never-fail mixture makes the motor purr."
NEVER-FAIL
Carburetor
The Offer—Find out for yourself what the Never-fail Timer Unit and Carburetor will do [illegible] them postpaid.
Dealers and Jobbers: If you're not stocked, write for the very attractive terms.
Never-fail Carburetor Company
200 Jackson Ave
Long Island City N Y
Owner Agents earn good money selling Never-fail products—whole or part time. Good territories open. Write today for liberal offer
The Guarantee:

(Continued from Page 64)

with burglary and arson gangs. More generally they employ nothing but book doctors and professional concealers. But whatever the detail of their work, their whole bait is an ability to show the tottering merchant and themselves a profit in loss.

In a certain Eastern city a firm of attorneys who may be referred to as Skinner & Skinner has been operating for years along the lines indicated, but with certain refinements added. These lawyers were fairly prominent in their city, and had neither good nor yet notorious reputations. They maintained an elaborate information or scout bureau, paid the ambulance chasers of the bankruptcy world and managed always to know in advance when any merchant's ship was heading for the rocks. In addition, they also knew the credit men in all the trade centers and kept tabs on them. The sucker list of credit men was one of their valuable possessions.

In a recent case Skinner & Skinner had information that a furniture dealer was coasting toward ruin. They went to him at once and began to suggest delicately that he was working for his creditors. They went about their work cautiously and with a certain finesse. They argued to this man that it was not only his right but his duty to his family to save something from the wreck. He asked what could be done, and they outlined a plan which seemed safe. They would send to the merchant a number of men who would buy large bills of goods of him and give him certain credentials and references which he might afterward produce to demonstrate that he had had reason for trusting them. These men would remove and conceal the goods. That they would thereafter fail to pay for them was something the merchant could not foresee. Their failure to pay would throw him into bankruptcy; and as for the rest, that had better be left to Skinner & Skinner.

Bankruptcy Attorneys

The floundering furniture dealer employed the firm on a percentage basis. In due course the customers came and took away the goods on credit. A little later the lawyers came to the dealer and asked for a list of his creditors, which he supplied in detail. Skinner & Skinner now wrote to all the creditors saying that they had reason to know that the poor furniture dealer had made incautious deals and extended bad credits. They were certain of his imminent failure. As they already had the business of a number of the dealer's creditors they were in a position to furnish the cheapest and most efficient service in this case. Most of the creditors were persuaded by the common sense of the plan and gave the firm their representations.

Thus armed, Skinner & Skinner now stepped into court, and acting for the creditors threw the dealer into bankruptcy. At the same time they informed the court that a receiver was necessary, and they asked the privilege of recommending Mr. Joseph Josephs, an eminent attorney who was especially fitted for the present case. The supine or careless court named Mr. Josephs, who was, truth to tell, in the conspiracy with Skinner & Skinner.

The dealer now wrote his creditors offering a settlement on the basis of twenty-five cents on the dollar. Skinner & Skinner did considerable jockeying, and finally refused to treat at any such figure. More negotiations followed. A second offer was made, and it was refused. Finally the merchant was represented as offering thirty-five cents and laying this down as an ultimatum. Skinner & Skinner reluctantly accepted on the part of the majority creditors whose agents they were. And the creditors, trusting in the honesty of their counsel, confirmed the agreement. The money was paid and the bankrupt discharged. Whereupon the concealed goods were brought out of hiding sold off quietly and turned into cash for division between the law firm and the corrupted merchant. Meantime, of course, the friendly Mr. Josephs had also charged the defrauded creditors what the law allows for his services as receiver.

It may not be popularly understood that some of the most consummate tricks against creditors are played after bankruptcy. They involve no preplotting and no dishonesty on the part of the bankrupt, who is forced to the wall by conditions beyond his control. Lawyers of a certain class are often the beneficiaries by these tortuous little devices

In many cities there have existed for many years sharp attorneys who make their piles out of bankruptcy cases in this way. That they are still operating and waiting eagerly for the promised uptide in business failures needs no proof.

In a certain metropolis five attorneys, whom I shall call Black, White, Green, Brown and Blue, had offices in the same building; and three of them, though their firms were ostensibly separate and distinct, used the same telephone number, with extensions from the same switchboard. All catered to bankrupts, and it mattered not which was first approached by the unfortunate merchant.

Late one afternoon a shoe merchant who was operating a number of stores appeared in the office of Lawyer White and began to tell his troubles. Illness and a bad market and speculation had ruined him. He couldn't pay out. What was he to do? White soothed the distraught man, reassured him, promised him better things than he hoped for, and sent him away for an exact list of all creditors and the amounts of their claims.

"Good!" said Lawyer White the next day, with the list in his hand. "Now you go back to your business and run it just as though nothing had happened. When it's time to act I'll notify you."

The shoe man went out, and White immediately walked across the hall and gave the list of creditors to Lawyer Black. Black surveyed it with golden satisfaction, for the business of the shoe man had been large and the estate promised to be juicy.

"Get busy at once," said White.

"You know me," answered Black, and rang for his stenographer.

Mr. Black reached for his records and passed some moments studying the insolvent merchant's list of creditors and comparing it with some entries in his books. He made a few notes and began to dictate. To an affiliated attorney in each of the credit centers where the shoe merchant owed accounts Black wrote about as follows:

"We have information that John South, shoe dealer of this city, is about to file a petition in bankruptcy. His creditors in your city are listed below, with the amounts of their claims. As we already represent a number of the other creditors, we wish you would assemble the claims for us so far as your city is concerned."

These attorneys in the trade centers set out and visited the creditors on their lists. Approaching the credit men, they asked point-blank, "Are you interested in John South & Co., of Noville?"

"I should say we are!"

"Well, I have a tip they're about to blow up. How about handling your claim? I have a man out there who will have most of the claims anyhow, and the best will be got out of it in that way."

The creditors handed over their representations to these attorneys, who immediately sent them on to Black.

So this clique of sharpers, all unknown to either side, got both the debtor and the creditors in their grasp.

Skimming the Cream

Lawyer White went into court without delay and threw his client into bankruptcy. Black appeared next in order, and with many graces placed before the court a list of imaginary reasons for the appointment of a receiver. The court, suspecting nothing, granted the request, and Black immediately recommended Lawyer Green, the third member of the clique, as a proper man for the place. The appointment was made and confirmed. The signature was not dry on the court order before Lawyer Green turned about and appointed Lawyer Brown, the fourth hidden member of the conspiracy, attorney for the receiver.

It happens that the law limits the fee of a receiver in bankruptcy, but there is no check upon the amount which may be paid the receiver's attorney. Hence the speedy choice of Mr. Brown

But the cream skimming had only begun. The time for the election of a trustee was now at hand. Lawyer Black, of course, held the representations of nearly all the creditors, and with these he chose Lawyer Blue, the fifth member of the syndicate, for this important office. But the fees of trustees are likewise limited by law, whereas no provision is made as to the pay of an attorney for the trustee. Accordingly Lawyer Blue immediately reciprocated by choosing Lawyer Black as his counsel—a logical choice, as Black already represented the interested creditors.

Here is the vicious circle in its perfection.

Messrs. White, Black, Green, Brown and Blue went to work at once on the ruins of the shoe man's business. Nothing criminal was done, to be sure. But the receivership was strung along and complicated as far as unreason may extend. All the time the fees of the receiver's attorney piled up. Finally the receivership was closed and the honey was let to flow in the direction of the trustee's attorney. Finally the fixed fees of the receiver and trustee and the pay of Attorney White as counsel for the bankrupt merchant had to come out of the estate. The creditors had still to pay Lawyer Black. Yet they wondered how a merchant of experience and ability could have gone so hopelessly, almost incomparably broke.

Such enormities as this are not regarded as especially heinous. There is a general disposition to feel that once an estate is bankrupt it is legitimate prey. Accounts receivable are extremely difficult to collect, for the man who owes a bankrupt says to himself, "Poor Bill, of whom I bought this stuff, has gone broke. Why should I pay this to someone I never heard of? It'll do Bill no good anyhow." And so it happens that in bankruptcy cases where there may be twenty thousand dollars or twenty-five thousand dollars of outstanding accounts, quite good under happier conditions, not more than five thousand dollars or six thousand dollars can be collected.

An Outsider Upsets Things

This attitude extends all the way down the line. In some cities certain attorneys come to hold a monopoly of this lucrative business. Other attorneys keep their hands strictly off bankruptcy matters, and those rash enough to violate this tacit rule find themselves in rough waters.

There is the story of Attorney J. J. Mosler, let us call him, in a Western city. Mosler was the bankruptcy king of his town and vicinity. All the business-weary and heavy-laden appealed to him, and he handled their cases with great acumen and some guile. His venal brother was Attorney Thomas Cole, let us say. Whenever Mosler got a case he immediately called for a list of creditors and turned it over to Cole with all expedition. Cole as promptly sent out and assembled the claims. Then the pair, representing both sides, did as they pleased, and waxed hugely prosperous thereby. They came to grief at last because a merchant in the town who was not posted took his bankruptcy to an attorney who also failed to recognize Mosler's regency. As it happened, this new attorney by mere chance took his list of creditors to Cole and asked him to perform his usual function. Cole told Mosler what had happened, and this tyrant spilled into a rage. He forced Cole to give him the names of a few of the creditors. Then he waited.

The case went along in the usual way, and in the course of some weeks the bankrupt offered his creditors, mainly represented by Cole, a composition settlement at twenty-five cents on the dollar. Attorney Cole recommended acceptance to his clients, but Mosler, with the proxies of one or two creditors in his hands, called for a reexamination of the bankrupt, and had him put back on the stand

It developed at this point that fraudulent bankruptcy had long been a fashion in this city, and that many of the men these two lawyers had put through the mill were criminal and in league. Through former crooked clients Mosler not only found out that the present client was fraudulent, but discovered where the missing goods were.

The scene at the reexamination was dramatic. The shaky bankrupt was put back on the stand, and the avenging Mosler approached him with menacing gestures.

"You say that you have only so many bales of clothing?"

"That is what I said."

"You have none concealed? You are not trying to rob your creditors?"

"You insult me! I—I—er—I ——"

Lawyer Mosler laughed a curt, scornful laugh.

"As a matter of fact, haven't you got ten bales of goods hidden in the loft over Wilson's garage at this very moment?"

"I have not!" shouted the bankrupt, but the questioning was stopped instantly and there was a hurried conference between Mosler and the bankrupt's attorney. The latter offered Mosler full payment for his

(Continued on Page 69)

The CABINET with the 15 FAMOUS FEATURES

A Sellers Kitchen

The Last Word in Convenience

Home from a trip to the market. Noses blue from the chilly air. Fingers and toes tingling from the nippy frost. How comfortable and cozy it feels to enter the warm, cheery atmosphere of so perfect a kitchen.

Here is everything for woman's comfort. And in the foreground—a Sellers Mastercraft, of course.

Sellers Kitchen Cabinets have conveniences and improvements of major importance *never before combined in any other cabinet.* These are improvements that women have always wanted—things that no woman would willingly have omitted from her cabinet.

There is, for example, the wonderful Automatic Lowering Flour Bin—which eliminates the need of straining and lifting to fill the flour bin. Then there is the Automatic Base Shelf Extender; the Dust-Proof Base Top underneath the Sanitary Porceliron Work Table; the Ant-Proof Casters; the Scientific Arrangement which places over 400 articles at your finger's end; etc. In all, there are 15 of these long-wanted features never before combined in any cabinet. Each year it costs us thousands of dollars *extra* to supply them—that is *more* than the usual equipment costs. Yet, due to our system of pricing, it costs you no more for a beautiful Sellers than for any ordinary kitchen cabinet.

Go see your local dealer. Inspect the Sellers critically. Have the dealer show you its many improvements. Compare it. Then make up your mind. Most dealers will gladly arrange terms to meet your income. Write us for a *free copy* of the famous Sellers Book.

G. I. Sellers & Sons Co. Elwood, Ind.
Canadian Factory: Sellers Kitchen Cabinet Co. of Canada—Southampton, Ontario, Canada

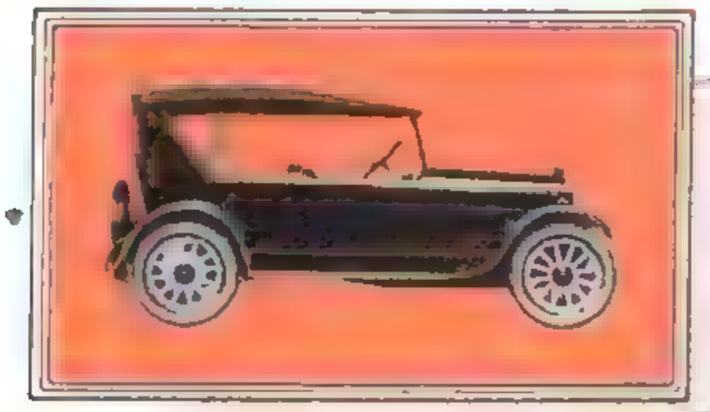
Automatic Base Shelf Extender. When you open the door, the pots and pans are automatically brought within easy reach.

Famous Automatic Lowering Flour Bin—pronounced the most important improvement in kitchen cabinet design.

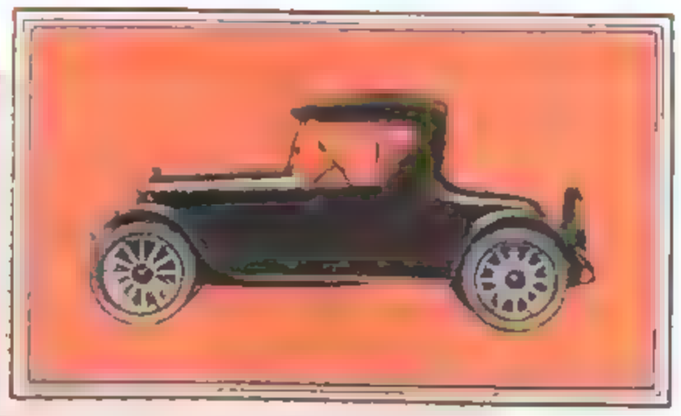
Dust-Proof Base Top beneath the Sanitary Porceliron Work Table. Keeps lower compartments clean.

SELLERS
KITCHEN CABINETS

"The Best Servant in Your House"



REO

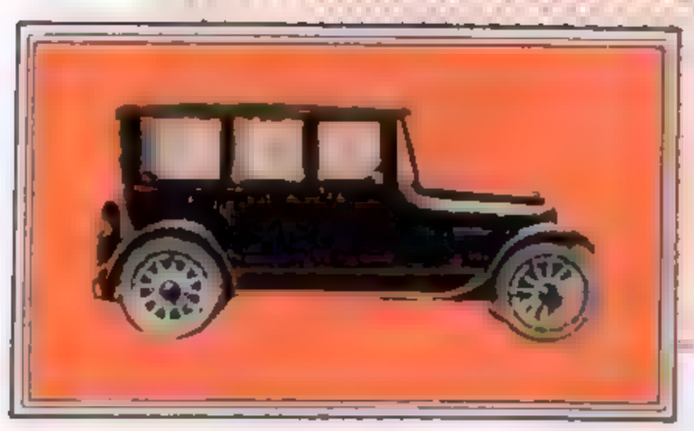


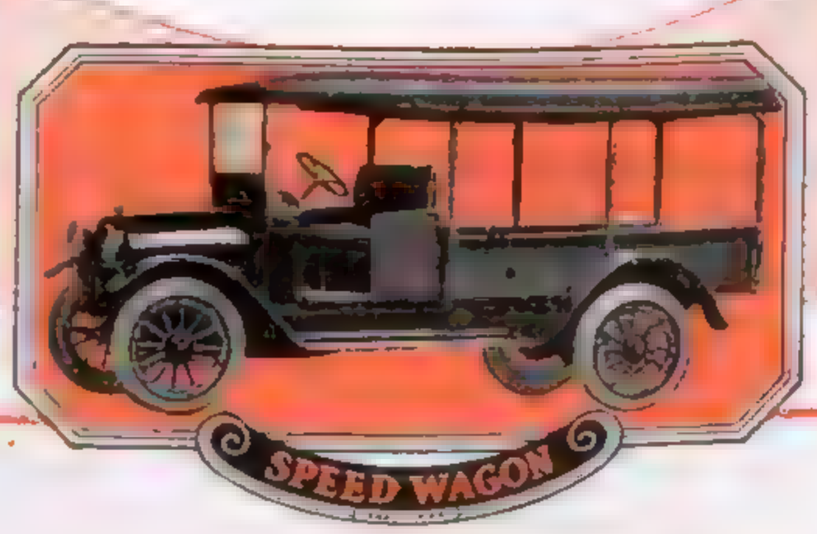
Standardize On Reos

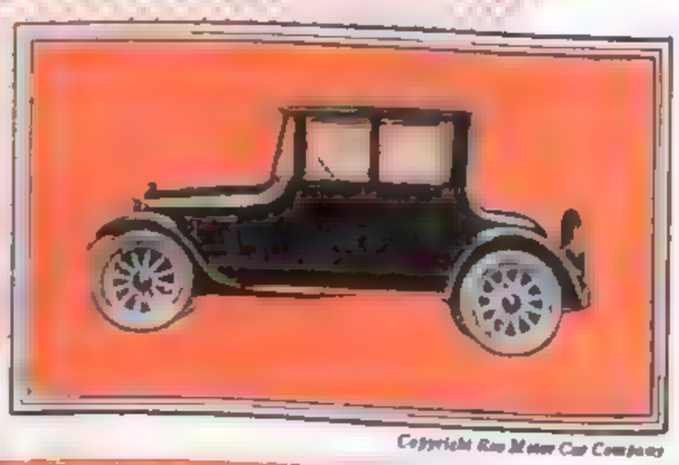
No need to tell any business man the advantage of having all his equipment of one standard make. ¶ The reasons are many and obvious. ¶ But, until recently this was impossible in the case of automobiles and motor trucks. ¶ Concerns that made the kind of automobiles you desired, did not make trucks suitable for your business. ¶ Reo does make the complete—and the ideal line. ¶ For example:—let's take a big city business man who also has a "country place." ¶ He standardizes his rolling stock as follows: ¶ A Reo Sedan for the family—his wife and daughters prefer to drive and dispense with the presence of the chauffeur. ¶ They feel safer for one thing! ¶ For his own use in business hours, a roomy and practical Reo Coupe. ¶ His grown son likes the open touring car. ¶ This the family uses for cross country touring. ¶ His salesmen—he has several—use Reo roadsters—and find them cheaper year in and year out than lesser cars. ¶ His business derives a prestige, and his representatives a pride in the possession of handsome Reos that he considers clear profit. ¶ Then for his city delivery fleet and general hauling, he uses Reo Speed Wagons. ¶ Fitted with special bodies for special purposes, these Speed Wagons fit every business. ¶ Equally adaptable to farm service his Speed Wagon hauls produce from, and supplies to his country place quicker and cheaper. ¶ Look into this. ¶ If you use several cars or trucks, you will be able to effect a tremendous saving by standardizing on Reos. ¶ Of course you will have to order early if you hope to have your fleet of Reos soon. ¶ "There's never a surplus of Quality".

REO MOTOR CAR COMPANY // LANSING, MICHIGAN

Reo Motor Car Co. of Canada, Ltd
ST. CATHARINES, ONT.







Copyright Reo Motor Car Company

(Continued from Page 66)

few creditors, and probably something substantial for himself. And Cole, representing the creditors, sat there and knew what was happening. The reëxamination went no further; but that night the referee, who had not failed to note what had happened, wired to several of the creditors and asked them to rush a responsible agent to the scene, as the next day had been set for voting on the acceptance of the proffered twenty-five-cent settlement.

The hour set for the voting arrived, but the agent of the creditors had not come. The referee delayed matters on one pretext or another, sent a second group of telegrams and tried to delay still further. But the afternoon passed, and still the expected agent failed to arrive. The referee had nothing but a suspicion to act upon and felt he could not further delay the voting. The matter was accordingly brought up, and Lawyer Cole, though he knew what had happened on the preceding day, voted his majority creditors in favor of accepting the twenty-five-cent settlement.

But the next morning, after this flagrant crime had been consummated, the agent of the creditors arrived. He went into immediate conference with the referee, who recounted what had happened and voiced his suspicions. The stenographer was summoned, and her book showed that Mosler had confronted the bankrupt with his guilt and concealment. Acting on this evidence the agent moved for reconsideration, objected to the settlement and threw consternation into the Mosler-Cole camp. These veteran traffickers in fraud had operated unmolested for so many years they were paralyzed at this sudden intervention and floundered hopelessly. The whole fraud was exposed, the creditors in the case got a hundred cents on the dollar from the crooked bankrupt, and Messrs. Mosler and Cole went out of business and to an unpleasant clime.

Official Intrigue

The tendency to milk bankrupt estates has led to many and remarkable plots, schemes and conspiracies. But there has been no recorded affair quite so gorgeously conceived and opulently administered as one recently exposed in a Far-Western city.

For a number of years creditors selling goods in this city had been complaining of the conduct of the bankruptcy officials. It had got to the point where certain manufacturers and wholesalers were chary of extending credits there. But this place is one of the important centers, does a big business and cannot be treated as are smaller towns that develop bad reputations. Consequently, case after case came up in which the looting of bankrupt stocks was apparent. Finally a particularly flagrant instance moved the creditors to drastic action. A thorough investigation was made, and the disclosures shocked even the defrauded men of business.

In this city the official referee in bankruptcy had held office for eight years. At the very beginning he had installed his brother-in-law as his official trustee and receiver. A close friend and business associate was made auctioneer. The trustee, in turn, employed several official appraisers, who had for all the years of his tenure been underappraising all bankrupt stocks. To make the ring complete, the auctioneer had long retained a staff of favored buyers. To these men he showed two inventories, one correct and the other meant for public consumption. These buyers were allowed to bid in stocks at far less than their value. They reciprocated by passing to the auctioneer money which is supposed to have found its way upward to the referee. This worthy gentleman had accumulated very nearly a million dollars in his eight years of office. His security and realty holdings were found to be five or six times all he could have earned legitimately during his office period. He stood high in local politics and socially was not without position.

The investigation instituted by stripped creditors showed some of the feats this perfect ring of officials had performed. An art-furniture dealer, having found the city too backward for his venture, failed and left a stock of costly draperies, *objets d'art* and period furniture. It was found that one of the ring had caused a van load of the finest articles to be carted away to his home, where much of the stuff was found in use. A large jeweler went under a cloud, and fifteen thousand dollars' worth of gems mysteriously disappeared, with the result that the wife of one official shortly displayed magnificent new ornaments. A fly-by-night mining-stock promotion came to the crash, leaving no assets except a costly equipment of deep-pile rugs and office furniture. This was appropriated by one of the officials, who boldly equipped his own offices with it. Finally a manufacturing plant went into bankruptcy, and this business, after many adventures, turned up in the end in the hands of the conspirators. It is said even a stock of fine groceries was not beneath the notice of these frugal gentlemen. When a large delicatessen business was closed for debt the best of the table luxuries went into the homes of the bagmen. Surely, profiting by the losses of others can go no farther.

The bankruptcy swindle, when finely wrought, is perhaps as puzzling and intricate a warp of mystery as ever confronts the modern detective, and the unraveling of such fabrics requires talent of a special order. Many romantic and many perilous cases fall to the operatives in this field, as may have been judged from incidents already related.

Two years ago, as many may recall, a ship put into New York from Rio de Janeiro with numerous passengers, among them one Nathan Klein, to whom admittance was refused on the ground that he was mentally unfit. In spite of earnest pleas by friends, Klein was turned back, and went sorrowfully to sea again, bound for Brazil. When he arrived at Rio the immigration authorities there stood similar ground against him, though he had embarked from that port. It was said he was not a Brazilian citizen.

There followed one of those tragi-comedies of international relations. Klein could not debark at either port, and was carried back and forth on his steamer for many voyages, a man without a country, a maritime shuttlecock, half mad, growing constantly worse, a figure for world pity.

Finally a charitable society in New York got him admitted with the provision that he be placed in an institution at the expense of the society and kept there the rest of his life. So ended the pathetic voyaging of Nathan Klein. He died after no great prolongation of torture.

Who this man was, what his secret, what the springs of motive that sent him sailing to another side of the world in the half stages of dementia—these things remained mysterious. Yet purpose underlies all things, perhaps; all things human, certainly. The reason for Nathan Klein's madness and wandering transcended his grave.

More than a year ago Mr. C. D. West, chief investigator of the National Association of Credit Men, was called summarily to New Orleans to take up the case of one Philip Da Costa, who had bankrupted his women's-wear factory and owed silk jobbers eighty thousand dollars. This large amount of credit had been worked up in seven or eight months.

Tracing the Trunks

Mr. West found a sizable factory where Da Costa had operated in the manufacture of silken undergarments. But the place was bare. There were no assets. The projection of the sore thumb of fraud was too bold. The operative began tracing backward the career of this man, and the quest led him far and deep.

It was discovered, first of all, that Da Costa had been associated with a woman of the name of Esther Cannell, English by birth and by obvious accent. This woman passed as the sister of Da Costa, despite a striking dissimilarity in type.

Ranging westward on slight clews, the detective found that two persons answering the descriptions of Da Costa and Miss Cannell had been in Chicago the previous Christmas season. In Chicago the man had operated a silk-underwear shop under the name Cohen. He had disappeared on Christmas Eve, leaving the remnants of his stock. The detective was able to discover, however, that fourteen large trunks, presumably filled with the rest of the merchandise, had been shipped ahead.

At the time of the Cohen disappearance from Chicago the then creditors had made an attempt to trace the man and the missing goods, but no sign of him had been marked. The detective acting in the New Orleans failure put more energy and more experience into the quest, however, and was shortly able to trace the fourteen trunks to New York, where they had been stored at an East Fourth Street address. Following this interesting baggage farther, it was seen in transit to a Southern Pacific steamer pier, and here the steamship line had refused to receive the bulky trunks as baggage and forced their owner to have them crated and sent as freight. So transported, they eventually reached New Orleans, and with them had gone Philip Da Costa and Esther Cannell.

The movements of the pair were not too hard to follow, once this background had been drawn in. It was found they had opened a shop in the Tenderloin and sold silk garments to the daughters of Lais.

Shortly afterward Da Costa was found in his factory, a ground floor and two surmounting lofts in the heart of the city. Da Costa had evidently been able to impress many, for he began by getting the machines for his factory on credit, and followed by laying in his silken materials in the same way.

As his factory got under way Da Costa sent out a flock of salesmen through the Southern district and was soon deep in orders, which he filled as rapidly as his machines could turn out the work.

Esther Cannell had faded from the New Orleans screen at this period, but as soon as the checks for goods began to come in to Da Costa her form was discerned again, this time at Fort Worth, Texas. Thither Da Costa sent all the checks, and there she cashed them through a bank where she had established an account. In all about forty-five thousand dollars in these checks was traced through this route. A little later she left Fort Worth and went to Marlin, Texas, where she continued to cash the checks Da Costa sent her. Her manner of working was identical with every check that came. She deposited and waited for collection. When the bank got the report on the check she drew out the money in bank notes of large denomination. These she immediately mailed by special delivery to Da Costa at a prominent New Orleans hotel.

The Diamond Dealer's Disclosure

This went on for a number of months, Da Costa keeping a sensitive finger on the pulse of his creditors. As soon as he felt the first nervous tremor he went into voluntary bankruptcy, and Esther Cannell reappeared in New Orleans. She was detained with him, and quite naturally denied having been in Fort Worth and Marlin.

Da Costa's explanation of his bankruptcy was simplicity itself. He said he had since youth suffered from a weakness for the horses and the gaming table. He had simply gambled and lost the proceeds of his factory and the money of his creditors. Had he confessed this as an employee he must have gone to prison forthwith for larceny. But the law is lenient with business men abusing credits.

The detective knew enough to satisfy himself, but hardly sufficient to convince a court. He was determined to confine his captives in prison, and set himself the task of unearthing the necessary evidence. He concluded at once that Esther Cannell was not the sister of Da Costa, and that the money had not been lost, but was somewhere secreted. Now to run out the clews.

The investigator soon discovered that Da Costa had needed some money when he came to get his machinery on credit. He had resorted to a money lender, and there got three thousand dollars in American gold by putting up six thousand dollars in Brazilian money. His reasons for failing to change this cash into our money was in itself a matter for suspicious curiosity.

Ranging about, the detective next found that Da Costa had bought many diamonds of a dealer who had for the discriminating occasional bargains in precious stones. This dealer was resorted to, and he disclosed that Esther Cannell also had visited him in quest of some real diamonds. The dealer had shown her a white stone which he urged on her as a bargain at seventy-five hundred dollars. She had turned up her nose in disdain, and said she would drop in and show the dealer some gems worth seeing. The following day she had appeared with a small chamois bag, called the jeweler into the rear of his shop and poured out on the baize a shower of gems of many sizes. The jeweler, suspecting that she wanted to get the stones valued without paying for the service, declined to examine them in detail; but he told the detective they must have been worth sixty thousand dollars.

"You wonder why I'm willing to tell you this," said the confidential dealer.

"Never Neglect a Break in the Skin"

It is not safe to neglect cuts or scrapes, no matter how slight they may be.

The danger is from germ-infection, not from the injury itself.

NEW-SKIN

New-Skin, applied to the wound as directed, protects it against germs from without, while Nature is carrying on her work of healing within.

Never be without New-Skin—away or at home. A small bottle may save you serious trouble.

Sold all over the world.

"Never Neglect a Break in the Skin"

Be sure it is New-Skin not an imitation or substitute.

All Druggists —15 and 30 cents.

NEW SKIN COMPANY
New York Toronto London

There was a day when factory, foundry and warehouse executives permitted the interior transport of materials on common trucks. That was before they learned that one man with a Stuebing Lift Truck could do the work of three or four men using ordinary trucks. It was before Stuebing Systems began changing the shop hauling habits of America's industries.

Stuebing Lift Trucks, with capacities of from ¾ to 8 tons, today are handling every type of product and quickening hundreds of production schedules. For example, the W. F. Hall Printing Co., of Chicago, reports that by minimizing the rehandling of materials and increasing storage space a Stuebing System is saving over $3,000 a month.

Working in fleets of up to 175, Stuebing Lift Trucks are showing equally impressive economies in shop transport for such representative industries as Timken-Detroit Axle, Goodyear, Cincinnati Milling Machine, Bush Terminal, and Robbins & Myers.

At W. F. Hall Printing Company, one man rolls a Stuebing Lift Truck under a loaded platform, lifts it with an easy pull on the steering lever, quickly moves it to any location, and lowers it safely to the floor

THE STUEBING TRUCK COMPANY
Cincinnati, Ohio

StueBing
LIFT TRUCK
SYSTEMS

"Well, that fellow came in here and got thirty-five hundred dollars' worth of stuff from me on his rating just before he failed. Bad luck to him."

A Creole girl who had been Esther Cannell's servant at one time furnished another disconnected bit of evidence. Her mistress had shown her the diamonds, too, with intense pride. And Miss Cannell had spoken several times of a very rough voyage from Rio de Janeiro.

Again, the detective found Esther Cannell's safe-deposit box in a bank and forced her to surrender the keys, but it was empty—not even a scrap of paper.

It was now seemingly evident that Da Costa and his feminine assistant had converted the proceeds of their profitable failure into jewels, and much energy was expended in finding these; but all efforts failed. Finally the pair came to court, were tried, convicted and sentenced to the Federal prison at Atlanta, where they are serving their terms.

A Gusher That Came Too Late

But the mystery behind these two people had caught a sentient string in the brain of the veteran detective who had brought them to trial and prison. He wanted to know about the jewels, the relationship of the two, the mysterious rough voyage from Rio. Long after the case was closed and the last material interest eliminated his mind went back to this peculiar and dark case. One night when he was idling in his thoughts something sparked in his mind and he jumped out of his chair. The man without a country whose case had been in the papers so much a year before! He had come from Rio. Had he by chance any connection with the case of the two convicts?

Brief investigation proved that Esther Cannell was or had been the wife of Nathan Klein. The subtle Spaniard, Da Costa, had met her in Rio, conspired with her to get possession of Klein's stock of jewels by opening the safe in his shop, and finally eloped with her and her young son.

It was in quest of his wife and his diamonds that Klein, crazed by his misfortunes, set out on that interminable and fatal voyage. The shower of gems the woman had displayed to the jeweler in New Orleans had come into her hands through the wreck of this unfortunate's mind and life.

The misfortunes which come about through fraudulent bankruptcies do not always, however, fall upon the brows of the innocent. Several years ago a man whom we shall call Avery owned a small and struggling dry-goods store in a Texas oil town. Like most men in the region, he had been infected with the oil fever and put more money than he could afford into the quest of millions pumped from the generous earth.

Avery came to grief, with liabilities of twenty-five thousand dollars and very moderate assets. He had done nothing criminal. It was an ordinary bankruptcy case, of the sort tabulated in the reports of the commercial-rating houses as due to speculation.

But this simple, yearning man, defeated in his dreams of riches and power, clung bitterly to a last hope. He had bought, some years before, an oil lease on a forty-acre plot in a district not much favored. He had paid two thousand dollars for it, and held to it with grim aspiration. No one else had any faith in the region. No one else would have paid much attention to the idle piece of paper. But Avery, having failed in every other venture, clutched this last as a mother might hold the last child of a perished brood. He failed to list this lease among his assets when he went into bankruptcy.

The case went forward in the regular order. The assets were disposed of, the creditors paid out and the thing left in *status quo*, waiting for the day when Avery might be discharged. The man watched the advancing of the calendar with hard impatience. He was without money. He could not reembark in business. Times were lean to desperation. Yet there was one gleam of hope. Oil had been struck much nearer his leasehold than ever before. In time that piece of paper might yet make him rich. He held to it through all kinds of suffering.

But the day came when necessity could no longer be gainsaid. Avery took his lease by stealth to a man dealing in local oil properties and quietly sold it. The thing had doubled in value. He took his four thousand dollars and cursed the fate that had made him sell.

Meantime the day for the discharge from bankruptcy came ever nearer. It was less than a month distant when an anonymous letter arrived in the office of a creditor two thousand miles away:

"Avery has sold an oil lease for four thousand dollars. You're the loser. Look this up."

The note contained nothing more, but it caused an investigation. A detective was sent to the spot, and readily found the secret transaction of the merchant on the books of registry. Recovery proceedings were instituted on behalf of Avery's creditors, and it was found that the lease had meantime been resold, this time to a large oil company, which had paid eight thousand dollars for it and had in that very week struck a gusher on the property!

While negotiations proceeded the company brought in one well after another until eight holes in that forty-acre plot were giving forth the precious oil and the quick fortune of which the remorseful Avery had made visions.

A particularly delicate question here confronted the creditors. It was their right by law to force the oil company to return the lease to the estate, in which case the remaining liabilities of the bankrupt would have been paid and the property turned back to the original holder of the lease. On the other hand, the oil concern came anxiously forward with a proposition to pay Avery's debts in full if allowed to retain the lease. What was to be done? Should the lease be got back for the law-breaking bankrupt? Should he be enriched on the one hand and sent to jail on the other? There were some who favored this course, but the majority determined, and their opinion was that the most condign punishment for the fraudulent bankrupt lay in the shattering of his golden hope.

The proposition of the oil company was accepted. The creditors were paid in full, the company retained the oil property, recently valued at five hundred fifty thousand dollars, and the man who concealed the lease went to another part of the country to begin again.

The Existing Law

My theme has died into an echo, like Byron's. There is no more to tell. Because of all the fraud and flagrancy that are possible under the national bankruptcy act there are many dissenters who fail to realize that laws are passed because crimes exist and that no law has ever extirpated criminality. Because sharpers and crooks are able to play their games in spite of the act, there are men who ask its repeal or condemn its leniencies.

But Khammurabi understood in his day that mercy must temper justice if any law is long to survive. There must be a balance of perquisites and protections between the top and the bottom. There are opposite sides to the die.

Either too stern or too lenient a bankruptcy act is impracticable, and this fact has been repeatedly demonstrated in this country. All our earlier national laws were repealed because they made things either too easy for the debtor or too hard. There is as much danger on the one side as on the other. The best authorities seem to feel that the present act is strong enough if creditors take full advantage of its provisions and will learn to watch carefully for just such schemes as have been illuminated here.

As for those who occasionally cry for the total repeal of national bankruptcy legislation, it may be pointed out that utter confusion has always resulted when the relations of debtor and creditor have been left to the states. Mainly through the national bankruptcy act the largest free commerce area in the world has been established here in the United States, and no broad vision wishes that disturbed.

After all, only seven or eight per cent of bankruptcies are due to fraud. Nearly forty per cent come about through incompetency. Perhaps ten per cent are due to inexperience. The law must be framed to protect those who are merely frail against excessive injury or lifelong handicap. Not every man who embarks in business is fitted for it. The strong and able must consider the weak and paltry.

King Khammurabi had his vision of all this in 2250 B.C. How old is wisdom!

Hold it up to the Light

HOLD a sheet of Hammermill Bond up to the light—you'll see the Hammermill Watermark.

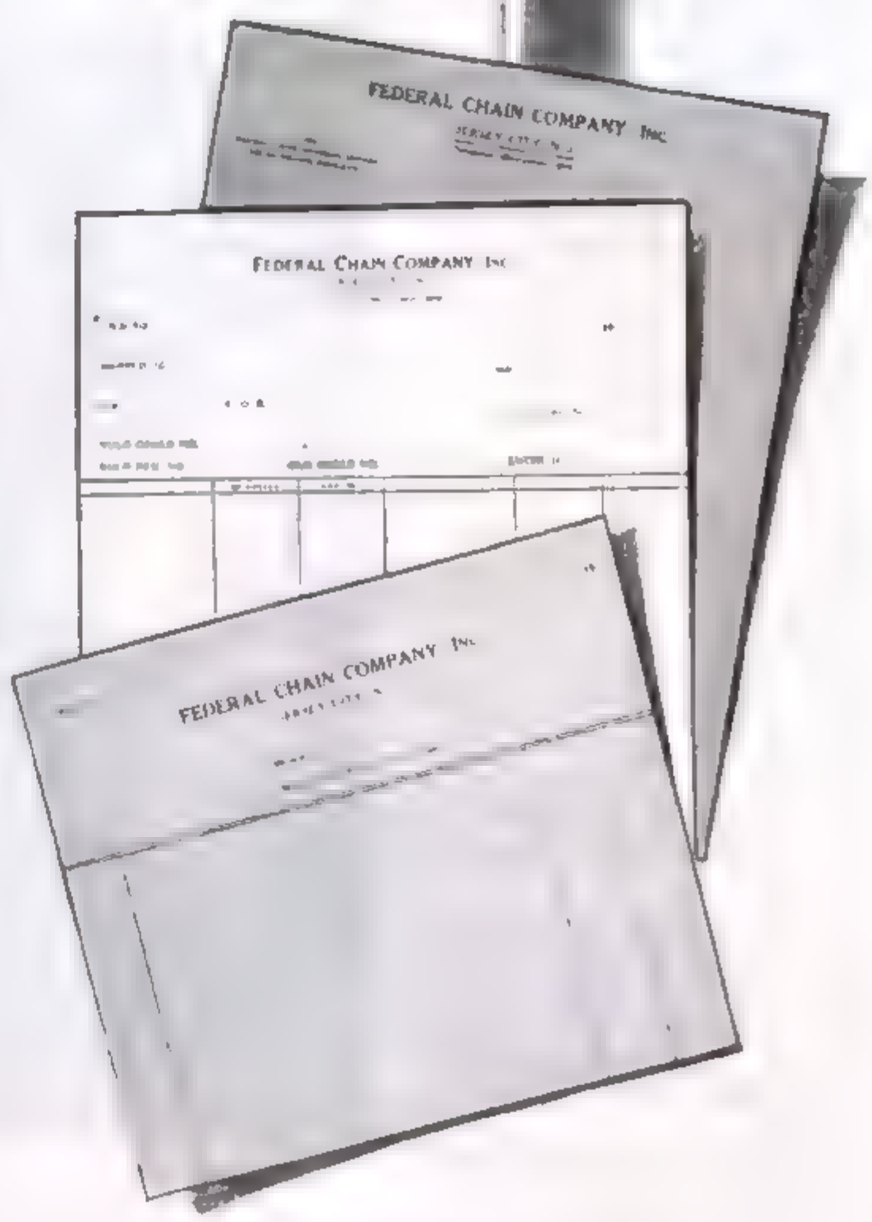
Ask your printer to use Hammermill Bond for your business stationery—you'll see what the Hammermill Watermark means to you in quality, economy, satisfaction.

Printers all know what the Hammermill Watermark stands for—so do the many business men who make it a practice to standardize their office forms and letterheads on Hammermill Bond. They have learned that this watermark is their full assurance of strength, cleanness, a good printing surface and the snap and crackle that mark a well-made, dependable bond.

Hammermill Bond has the quality for your letterheads and your permanent-record forms—it is low enough in price so that you can afford it for desk-to-desk memoranda.

Good printers everywhere supply Hammermill Bond. It is distributed by 108 leading paper merchants of the United States and Canada. It is the most widely-used bond paper in the world.

HAMMERMILL PAPER COMPANY, ERIE, PA.



Look for this watermark—it is our word of honor to the public

HAMMERMILL BOND

The Utility Business Paper

WRITE for free portfolio of specimen forms, showing Hammermill's various finishes, and its twelve colors besides white, which enable you to give color-classification to your forms and stationery—the "Signal System" of business.

WHITE SHOULDERS

(Continued from Page 21)

"I ought to," he said. "I've seen enough of the other kind—the past few years."

He stopped, looking off with those moody black eyes of his, trying to stop talking to me about her—and not able to yet.

"She's been through some big trouble—she won't tell just how much; that ain't her style—to holler, judge. But she's got more courage and sand in her little finger than I have in my whole body. She's made me quit drinking already, judge. Maybe before she gets through she'll make a man out of me!"

And then he sat a while longer. "Oh, I know," he went on then, "what I've been and am—don't fret—and what she is. She's too good for me, that's all."

"If it's my cue—if you're calling on me for a speech," I said when he stopped and stared at the floor, "I'll say now that you might go some distance farther and fare considerably worse right now than to get this girl you are now talking about."

And that naturally didn't displease him.

"You're right there, judge," he told me warmly. "And let me tell you something else—if I ever hear any loose talk round me, like there started there for a minute after that day, that Pageant of the Roses," he said, setting those black reckless eyes of his on mine, "there'll be some trouble starting just right after that in this town."

And following this remark he took up his hat and clapped it on that black mop of hair of his and went out—thinking he'd shown his personal feelings enough, probably, for that one session.

"A wounded angel," as old Judge Pendleton said in that private lecture of his on the Illusions of Courtship, "is about the most appealing object we have to any right-minded young man."

I could begin to see then that we had a pretty pronounced case of this in our midst; and it began to be a serious question already, in my mind, just where this matter was going to lead us.

The whispering women, the whole pack of reputation hounds, were certainly not, could not be, far distant, with Calvert's own able aid, from the trail of the two women back through St. Louis to Dell County. They were trying now, through Calvert, I was quite sure, to get in touch with the information that could be had through A. Gluber, Costumer. And when they once achieved their object and began spreading the glad news, complications might easily be at hand, I could now see—knowing Cole Hawkins generally and his present state of mind, as I did—which might be highly unpleasant, if not serious, to more parties than one.

IV

I WAS not prepared, though—to be right frank and open with you—for that next turn that the affair took.

The woman, in fact, this Mrs. Fairborn, had seemed in the past week or so to be taking on a new lease of life. She had said nothing definite to me on what was really in her mind, but her looks had more than once told me, in practically so many words: "It's coming out all right, sir."

It was consequently with considerable amazement that I beheld her walking into my office one morning in the extraordinary state—especially for her—of almost inarticulate excitement.

"Judge, sir," she said to me finally, "do you know what's happened, what's occurred now, sir?"

And before I could ask her what had she had started walking back and forth, back and forth, in the limited confines of my office.

"What has, ma'am?" I managed to ask her finally.

"That wicked, ungrateful child!" she said; and started walking on again, tearing a small lace handkerchief into strips while she did so.

"Sit down, madam," I said to her. "Calm yourself."

But she was beyond taking advice—or even hearing it. She marched up and down the room, a distracted mass of ribbons; her eyes were set, her hair starting loose, her hat starting tilting a little over her red and white face.

"After all these years that I've devoted myself—my whole life. I've lavished everything I've had—everything that heart could desire—on her, and now, in the end—in my need ——"

"Madam," I said, going toward her, for I saw now I was dealing with a person beside herself—"madam, take a hold on yourself."

"Do you know what that girl's done?"

"Who?" I asked her

"Virginia."

"No. What?"

"She's refused—refused the proposal—of that Mr. Hawkins. He's proposed, and she's refused him! Not only that. She won't even see him. Can't be got to see him again!" she said, and started on her march once more.

The moisture even came out through the powder on her vividly contrasted complexion; I expect she began crying some. There were stains of red on her torn handkerchief where she dabbed at her eyes.

"Oh, I never thought—dreamed—it would come to this! That a child would turn, like this, on the mother that bore her—on her own mother—on her own happiness. I never dreamed that such things could be!"

She stopped short, opposite me. "Judge, sir," she said in a shrill appeal, "you've got to help me, sir. I'm come to a desperate pass, sir. I'm in desperate circumstances."

"I'm willing," I told her, "madam, to do all that I can. But I've got to know the circumstances first, ma'am. And I can't advise you to advantage while you're running and racing up and down my office. Sit down, ma'am. Sit down," I said.

And finally I prevailed upon her to do so.

"Now then, ma'am," I told her, "let's begin right. What are the circumstances?"

"You know what our circumstances are, judge. Or I suppose you do. If not, I'll tell you now, sir," she said. "I've got just seventy-five dollars left in the world. That's my circumstances, sir!"

I waited, now she was launched.

"My boy, sir," she said, going on, "at present is languishing in jail, sir, for circumstances which are connected with my daughter, with the defense and protection of this obstinate, ungrateful girl against calumny."

I waited again.

"Her family," she said, "is ruined. The Fairborns are gone forever—sunk out of sight beneath the waves of adversity and sorrow, sir, like many another of our first families of the South before the war—all because of this mad, crazy, ungrateful girl of mine. For she is crazy, sir, I believe. I firmly believe it, sir!" she said, staring at me. "If anybody had told me, sir, that this was possible a year ago, I would have said he was mad."

"He's Out Tonight Hunting Young Could Calvert—Swearing He's Going to Kill Him on Sight"

"Just what ——" I started asking her. But she hurried on in her own line of thought.

"And this," she said in a wail, "is being a mother! Judge," she said, appealing to me, "I only want justice. I only want what's reasonable. But this is wrong—absolutely wrong. I took that child, sir. I was her mother. I lavished everything on her—my affection, my mind, my soul! I gave her everything that a young girl's heart desires. Dresses, parties, lovely times. She was the most beautiful child, naturally! And no pains in the world were spared by us—by me—to make her perfect, sir—all a refined, high-spirited Southern lady should be. All the little refinements and delicacies that come to a Southern girl, delicately reared in the refined atmosphere of a Southern home. And now ——"

"And now?" I prompted, watching her as she dabbed her face again with her reddened handkerchief.

"And now—she is crazy! She is going to ruin us all. In the desperate circumstances that are now facing us."

"You want me to help you, ma'am," I said, checking her finally. "So you say."

"Yes, sir."

"Well then, if I'm going to," I said, "I'll have to ask you, a little more in detail, just what your circumstances are, I expect. You say all you have left now is seventy-five dollars?"

"Yes, sir. Exactly, sir."

"In the world?"

"Yes, sir."

"You have no property—anywhere?"

"No, sir. Not a dollar. It was all disposed of—at the time of the trial and since—the last of it. And more than that, sir, every other morsel of property—every jewel or personal ornament I possessed—all the Fairborn heirlooms—have all gone now. You understand, sir—everything!"

I understood.

"Everything in the world, sir, to help—to do what I thought a mother should do—to help this ungrateful crazy daughter to be happy throughout her life."

"To help marry her, I understand you to mean."

"Yes, sir. To give her her chance—to make a good and honorable marriage—to marry some lovely high-bred man, worthy of her—of her family—in mind and manners and means. To give her the circumstances she should have, and her mother never did!"

"And to do that," I kept on, "you mortgaged, as I understand you, your whole life—your whole future!"

"Exactly, judge. You've told it exactly right, sir."

"And more than that, I expect," I said, drawing her along, "you've got this debt, this obligation, still to that dressmaker in St. Louis—that man Gluber—for her dresses."

"Yes, judge. Yes."

"Just what was the bargain—that last one you made with him?" I asked her. "When you went up that last time to St. Louis? You signed another note, I assume," I said, when she waited, "or something of the kind, to take the place of your previous obligation to him."

"Yes, sir, that was it."

"For a larger sum, maybe," I said, guessing now—to that extent.

"Well, yes, sir. A little larger."

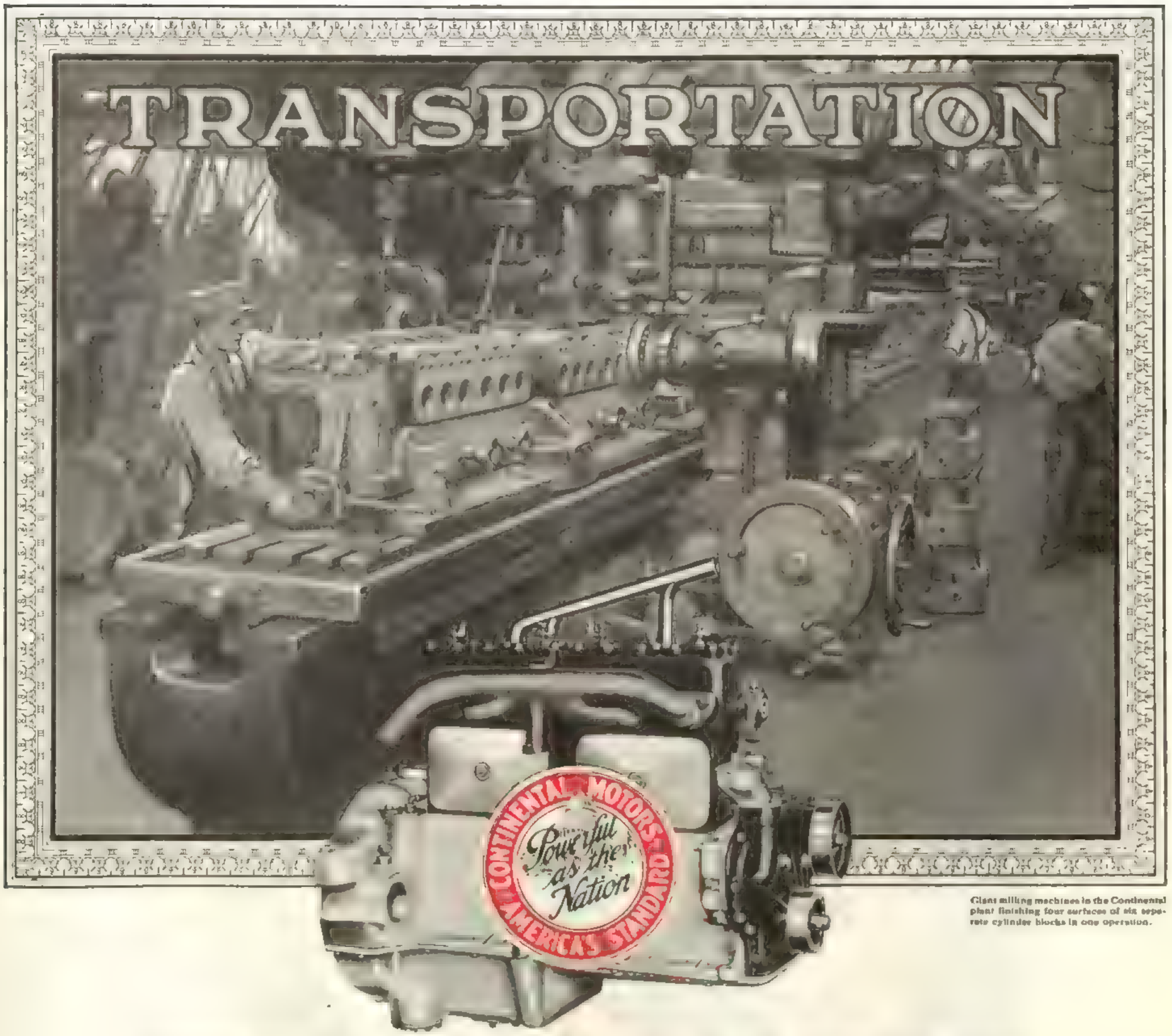
"In what form?" I asked her.

"It was in the form of a demand note," she told me, with an obviously growing reluctance. "But with an understanding about it between us."

"What understanding?"

"Well, in the first place, I demonstrated to him, judge," she said—"I told him what you said I might concerning the illegality of his claim—what could be done to him for his actions. And then I showed him that anyhow we had nothing—no money we could pay him—nothing beyond the dresses he had sold us."

(Continued on Page 77)



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Two thousand branches of American industry have placed their stamp of approval on the motor truck. They have recognized it as the logical solution of the short haul problem—as the efficient and economical performer of the tasks that are and always have been, unprofitable to the railroad and expensive to the shipper. ¶And the automotive industry has pledged its full support to the continued development of this most important transportation factor. Red Seal Continental Motors, for instance, are being installed in hundreds of thousands of the country's trucks by manufacturers who are willing to pay more for their power plants in order that the established efficiency of the motor truck may be upheld. ¶Red Seal Continental Motors are built in the most completely equipped manufacturing plant in the world—a plant capable of answering America's cry for more and better transportation equipment. ¶It will pay YOU to consider the use, or the more extended use, of the motor truck in YOUR business. It will pay you to look under the hood of the truck YOU buy for the generally accepted mark of motor quality—the Continental Red Seal.

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Hear me sing and laugh and talk,
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And you'll win Her in a walk.
Al Jolson

Listen to these songs of mine,
Laugh at all my merry ways;
Let them be Her Valentine—
And you're sure of happy days.
Nora Bayes

Take my records home tonight,
Let Her hear those songs of mine—
They will fill Her with delight,
And She'll be your Valentine.
Bert Williams

Give Her my songs of the "blues,"
With a laugh in every line,
And you'll find you cannot lose—
She will be your Valentine
Marion Harris

Send Her records that I make,
And you'll swiftly cease to pine,
Quickly lose that longing ache—
For She'll be your Valentine.
Art Hickman

Send your Girl my latest hits,
Sung wherever people dine,
Follow with a ring that fits—
And She'll be your Valentine.
Frank Crumit

Let us be your Valentine—
We will sing and laugh and play,
Make the girl you deem divine
Very quickly name the day.
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Play my records, any one,
Then Her fairy form entwine—
Long before the dance is done
She will be your Valentine.
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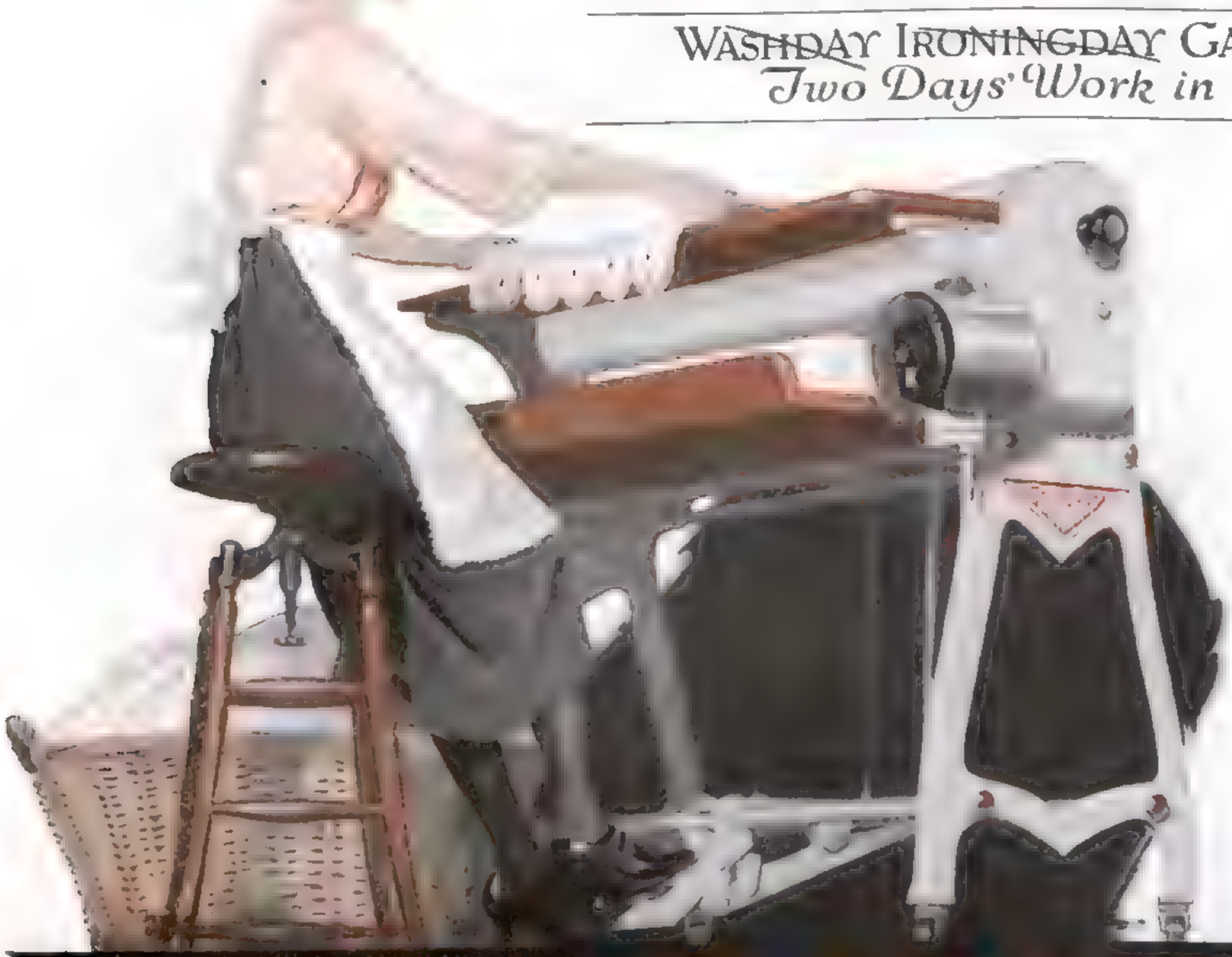

This wonderful new ironer is direct-driven, which means complete elimination of all belts and pulleys. All gears are enclosed, insuring absolute safety to the operator and to children. Other advantages of the Gainaday are automatic gas and air mixer, swivel casters which make it easily portable, etc.

Gainaday

Washer Ironer

(Continued from Page 72)

"And so you let him make out a new note—is that it?" I asked her.

"Yes, sir—for a compromise."

"Probably fixed over now so it will hold legally."

"I don't know about that, sir, but we have an understanding between us."

"In writing?" I asked.

"No; verbal, sir. Verbal. But he's fixed so he will carry out our understanding—he'll be compelled to by circumstances. Because he can't do anything else. He can't get anything else from us. We haven't got it!"

"Just what was it—your understanding with this man?" I asked her.

"Well, I told him what the chances were now. How probable it was, if he didn't interfere with us, that Virginia, sir, would get married. Would be pretty sure to do so—if we were given the chance."

"To whom?"

"Well—to that Mr. Hawkins, probably."

"And so he took the chance with you," I said, "that you'd get the girl married to Hawkins—or somebody."

"Yes, sir."

"In which case he would get a larger sum—a larger stake," I said, seeing the thing. "Whereas in the case of failure he would still have all he would have had before—the right to take back the dresses."

"Yes, sir."

"With a new form of note—that will be better, we can assume, from his standpoint."

"No doubt, sir," she said, watching me steadily.

"It was a good compromise," I said, "I expect, from his standpoint!"

And she didn't say anything.

I sat myself then, thinking of the end—the narrowing end of the blind alley that these two had about reached now—the finish of the strange operations of that female speculator.

"You have seventy-five dollars," I said to her finally. "Enough to pay your board at Mrs. Tusset's two weeks longer, maybe. Then what?"

"I don't know, sir. Unless the sidewalk."

"Haven't you a soul—not a relation?"

"Not a near relation, sir."

"And even the dresses—of the girl—go back to Gluber, as soon as he hears about it," I said.

And she nodded, weeping now, with self-pity, into her torn and reddened handkerchief.

"Well, madam," I said at length, "I could help you somewhat, I expect, financially. You could command me there—to some extent."

And at that she did what I expected she might do: she jumped up and fought me.

"No, sir!" she cried out. "No, sir! We are no objects of charity, sir. We're Fairborns!"

"What is it then?" I asked her. "What is it you believe that I should do?"

"Just one thing—that's all, sir. There's just one thing to be done!"

"What?"

"I want you to consent to see my girl, sir. I want you to say that you'll tell her what she's got to do—for herself, for everybody. To give up her crazy course, sir, and act sensible. She respects you, judge. She respects your opinion tremendously and values your friendship, sir, and she's promised me she would be willing to see and talk with you, sir, if you will consent to see her and advise with her, sir."

"In the first place, madam," I said, "before we go any further, I want to ask you a question: Does this young man—this Hawkins—know all your circumstances—just what you and your daughter have—have encountered in the past few years?"

"Do you mean to say, sir," she wanted to know—"do you mean to insinuate that you think an alliance with my Virginia—with a Fairborn—would be beneath this young man—or anybody in this country, sir?"

"Madam," I said, "I wasn't opening up just that question. I was just bringing before you another question—of fact and of policy—which sooner or later you and your daughter will have to look in the face: That sooner or later this man, if he marries your daughter, will have to know the circumstances of your daughter—that whole matter of the Pitman trial."

She gave a start when I said this.

"What do you know about that?" she inquired, looking up quickly.

"Only what you—and later your daughter—informed me; and what one subsequent informant has told me."

"There was nothing—against Virginia—absolutely. Even the jury ——" she started.

"I understand that," I told her. "All that I was directing your attention to at this time was that very soon now the details are pretty mighty sure to be known here. I have said nothing whatever myself, naturally, of what I know—to a living soul—but I have reason to believe that others ——"

"That Calvert!" she said, going straight to the mark.

"—— are making inquiries—in St. Louis—and very likely in Dell County—that in a very short time now will doubtless produce results; and then, naturally, this young man Hawkins would know."

"What difference would it make with that harum-scarum boy?"

"It might make a heap of difference, ma'am," I said. "You can't tell. Especially if he knew that you-all had been keeping the thing from him."

"He'd marry her to-morrow," she said.

"He might," I admitted.

"That's what he wanted her to do—begged her to. To run off with him in that car of his and get married on the spot—and she wouldn't do it. And now she won't even see him. She's afraid to, he's so crazy over her. He might drag her away with him anyway."

"Now then, there's a second thing," I told her. "The real main reason I can't interfere, or anyone else—or have any right to. I certainly myself can't be a party, madam, to a bargain to sell a girl—for you or Mr. Gluber or for the sake of any circumstances—no matter how desperate they are; to force your daughter to marry a man she doesn't like!"

"But that's it!" she said, starting up like a wild woman. "That's what's so crazy about the whole thing!"

"What?"

"What she says. What she's doing. The reason she gives for not marrying him!"

"What reason?"

"Because she loves him!"

"Won't marry him," I said, "because she loves him?"

"She's mad, that's all," said her mother. "She's raving crazy. I think sometimes I am—or will be pretty quick!" she cried out, starting tearing at the reddened shreds of her handkerchief.

I quieted her down finally, and told her I would see the girl—if she wanted to call.

I sat there, when she had restored her complexion and straightened her hat and gone, reflecting deeply on where her tortuous path was taking her—and her extraordinary statement concerning the attitude of the girl—her alleged refusal to marry the man she loved because she loved him!

XV

THE girl was in to see me about half past three or four o'clock that very evening—dressed up again in one of the gayest of her mortgaged gowns.

"Did you want to see me, judge?" she asked me.

Her face was changed—her whole appearance. She had, it looked to me, more go, more determination to her than I had ever seen in her before.

"I always want to see you, Virginia," I told her. "You're quite a pleasant thing to look at. I don't get many ornaments like you in this old dust heap of an office."

"Judge," she told me, right away, apologizing with her voice, "I didn't mean to be impertinent, sir, but mother did say you'd like to see me if I'd come in"

"I would, yes, Virginia—if you'd like to see me."

"I always want to do that, judge," she told me.

"Sit down, daughter," I told her. "Let's have an old-time chat. It won't do either one of us any harm, I expect."

She sat down opposite me, in that light-colored gown with big flowers on it. She had more color in her face than I ever saw her have—partly maybe from the rose color that the under part of the brim of her great hat had on it.

"I thought maybe I could help you a little," I said; "but I might be mistaken. If I could, I'd like to."

"I know that, judge," she said. "And I appreciate it, and I want you to know I do too. Go ahead," she said—"whatever you want. If you want to say anything, or ask anything, go ahead, sir."

"I'd like to ask you one or two things," I told her, "if they're not of too personal a nature."

"Go ahead, judge—just as far as you want to," she said, settling herself down and looking at me in the face.

She looked different to me; her whole way of acting was different from that cold, impassive White Shoulders I used to watch sitting round at Mrs. Tusset's.

It was a change for the better, that was certain.

"I'm starting off taking you at your word," I said.

"Go ahead."

"Your mother told me," I said then, "that you'd just had a proposal of marriage—from a young friend of mine."

"Yes, sir," she said.

The color in her face now wasn't all a reflection from that rose-colored lining in her hat. But she kept her eyes right up to mine.

"And you refused him."

"Yes, sir," she said, keeping her voice and eyes steady.

"I'm sorry for that," I told her, looking up at her suddenly. "I expect it's because you couldn't bring yourself to fall in love with him?"

Her eyes dropped down at this and her face got redder than ever.

"No, sir," she answered me in a low, distinct voice. "That wasn't it."

"What your mother said can't be true, can it?" I went on after a minute. "It can't be that you love him—like she said you did."

"Judge," she said in a slow, serious voice, looking up again, "if you want the truth—I do."

"And you won't marry him—like she said."

"No, sir."

"For that reason she gave. Because you do love him—or so she says. Is that correct?"

"Yes, sir," she answered. "That's correct, judge."

"You love him," I said over again, "and you won't marry him—for that reason! Is that it?"

"Yes."

"Why not, ma'am?" I asked her. "How do you reconcile those statements; or are you just plain crazy?"

"No, sir," she said very quietly. "I'm not crazy. I can't—that's all. You wouldn't. No one could. Why, judge, don't you see?"

"See what, ma'am?" I asked her.

"Suppose, judge," she said, "you yourself had the best friend in the world—we'll just say! Would you ever think in the world, judge, of swindling, of cheating him?"

"Cheating him?"

"Yes, sir. Cheating him with the biggest fraud in the whole wide world, sir."

"What fraud's that? What are you driving at?" I asked her.

"Is there any bigger fraud or harm that anybody could put on anybody else than a swindle and fraud in his wife? Is there anything possible where you could harm anybody as much as that?"

I sat stock-still, looking at her.

"Judge," she said, "I'm a swindle from top to toe, sir. My name, the very clothes on my back—everything about me. I'm just a swindle, sir, all over. But I ain't that much of a swindle, sir. I won't swindle the person I love. I'm not sunk that low, sir."

"Look here, Virginia," I started out, "that ain't the reasonable common-sense way to look"

"Why not?" she broke in on me. She talked now like a different girl—sharp and quick and alive. That was it—like a girl brought to life. "Why not?" she had to know from me. "The fact is you are the one that wants to turn round and be practical."

"How so?" I asked her.

"Isn't it certain sure almost—is there any doubt in the world—that it's all coming out now in a week or two about us—what we've been? Our money's gone, for one thing; and for another, I know—I'm just as certain as I'm sitting here—that all those folks at the boarding house that are peeking round and trying to hunt out something against us—and have been now ever since that Victory Day—are just getting where they're going to find out. In not longer than a week or two. No, sir. In not longer than that it's got to be public property about us."

"Well, suppose it is?" I said.

"Supposing it is?" she said back. "What kind of a wife would I make for any man? What kind of a feeling would he have for me then when he knew? Especially Cole Hawkins!"

"I'm not so sure about that," I told her. "Not about Cole Hawkins."

"I am," she replied. "And you are. And you know it. There's nothing that would set anybody in the world back with him as much as one thing—thinking that they had fooled, swindled or lied to him. You know that just as well as I do."

"Look here," I said, going on combating her—trying to. "Do you think that Cole Hawkins is in any kind of position to criticize? Do you think Cole Hawkins has been better than you have?"

"No, sir," she told me. "I think he's been a thousand times worse in a lot of ways. He's told me practically all about himself. But he's never been tricky or deceiving, sir. That isn't him."

"Well, then," I argued, "if that's the way you feel, why don't you do this: Why don't you just do as he did, apparently—come right out straight and tell him your story? You told it all to me," I said, "didn't you?"

She nodded, looking at me.

"It didn't strike me as such a horrible revelation of sin," I said, smiling at her. "And I'm willing to guarantee it won't him, either."

"What do you mean?" she asked me.

"I mean for you to go to him—like he did to you, evidently."

"Go to him?" she said. "And tell him that I want to explain to him—myself? Judge," she said, "it's easy to see you ain't a woman by just the way you look at things. No woman—no girl—could go to a man and explain about herself so's a man would take her. And, besides, judge," she said, sitting up straighter, "I wouldn't marry him anyhow—putting that all one side."

"Why not?" I said to her, smiling again—trying to. "Is this because you love him too? Because you don't feel you are good enough for that wild boy—Cole Hawkins?"

"Yes, sir, it is. That's just what it is."

"What have you done compared to him," I asked her—"ever?"

"I'll tell you what. I'll tell you why. You can say what you want to, sir, a man's different from a woman. More is expected of her. And I don't think it's bad to say so. It's a compliment in a kind of way—to the woman."

She sat still then for a few minutes; and I with her.

"I've thought a lot about that, judge, naturally," she said, "since that trial; and I know I'm right. A real wife is just one thing—she's pure white or she's nothing. She can't be a little damaged or a little soiled. She's got to be white clear through—all over—or she's just nothing at all. And it don't make any difference either—if she isn't white—about just how the spots got there. They're there just the same. You never get them out. Only a miracle could," she said, talking slower and opening and clenching her hands, and then stopping talking entirely for a minute.

"No, sir. No, sir," she said, starting up from her silence again after a little bit. "If I could cleanse myself, if I could only make myself clean—from all I've been through."

"For no fault of yours—absolutely," I said.

"That makes no difference, judge. It's there. It's there. And it will never quite come off. Only a miracle could do that, sir. And miracles don't happen any longer. And I certainly am not going to bring that kind of a wife to Cole Hawkins. Let alone go and tell him about it. Explain myself. Go through that—that torture, judge—for nothing!"

"You're just plain crazy, that's all," I told her. "You're just a crazy young fool. Two of you," I said. "I've lived some years and I've seen some crazy boys and girls and men and women in love; but I never saw anything crazier or more ridiculous than you two.

"First him," I said, when she didn't answer, "coming in here, mooning round, talking to me, scared to death, because he knows he isn't fit for you!"

"Did he tell you that, judge?" she said in a quick, eager voice.

"Yes, ma'am," I told her, "a hundred times. In more ways than speech. And now you come here trying to tell me the same thing. You talk about the illusions

Out of the hills

From a thousand mountain springs gush forth pure life-giving waters to form rivulets and brooks and finally to be stored in great reservoirs for public water supplies.

Every precaution is taken to provide pure drinking water for people living in cities. Nothing is more important. In some instances whole villages have been razed and wiped off the map to protect the watershed of great communities.

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In your home, office or workshop, whether you live in city or country, do you pollute pure water with germ-laden ice or contaminate it by placing it in unsanitary coolers coated with slime or alive with germs?

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These coolers enable you to have drinking water in just as pure and health-giving condition as when it gushes from the springs in the everlasting hills. In the "XXth Century" Cooler the water is cooled in a white porcelain jar and drawn through a non-clogging, non-dripping push faucet. The ice container is made of "Fibrotta", a non-conducting material that keeps cold in and heat out. In ice saving alone the "XXth Century" soon pays for itself.

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Style 560

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New York City

Established 1899

and delusions and catalepsies of youth!" I told her, arguing my case. "Here's the height of it. You can imagine how it looks to a person of my age, who's witnessing it. Two crazy young fools with happiness just at their finger tips—for the grasping—and both backing and refusing and shying away. Because," I said, "they love each other—too much—to marry!"

"I can't—that's all," she said, after a minute or so, in a low voice. "It's no use talking now. That's all settled, sir."

"Tell me," I asked, thinking, "just what did you do that night—at that proposal he made to you—or was it night?"

"Yes, sir. It was night. We were out driving together."

"As usual. And he asked you to marry him?"

"Yes, sir."

"Right away, I expect. That would be about like him. He'd want to tear away right off with you to the end of the world."

"He would have run away, right there, I suppose," she said, "and married me—if I'd let him."

"He's just a little bit impatient by nature," I told her, "in some ways!"

"Yes, sir, he is," she said, and smiled a little small fraction of a smile.

"And you refused him."

"I did—yes."

"How hard? How definitely? How final was this thing?" I asked her. "That's what I'm aiming at."

"It was pretty mighty final, judge," she said. "I told him I never could marry him under any circumstances. I was sorry. I liked him a heap. But I couldn't marry him ever. And ——"

"And what then?" I asked, prompting her.

"And when he insisted—on knowing why, and all that—I told him I expected we'd better not ride together any more. I thought it would be better all round—if we stopped seeing each other at all."

"Seeing each other at all!" I repeated after her.

Her face got white again now—white as it had always been before—and then red, with a great flush and rush of red.

"Oh, judge," she said in a sudden louder voice, "can't you see? The only thing I want now in the whole world, sir? Can't you help me to get it—in some way?"

"What?" I asked, staring at her—that look in her face.

"To get away, sir. To leave town right away. Now!"

"Where would you go?" I asked her. "What would you do?"

"I don't know, sir," she said. "That's what I thought maybe you might tell me. Isn't there some place, sir," she said, "some work somewhere that I could get out and do? Isn't there, sir? I'd be not much good, sir, at first. I never was, sir. I was bred and reared for something else—for show. But I'd work—I'd work my fingers to the bone, sir. I'd learn. I can promise you, sir."

"Why, yes," I told her. "I expect—somewhere—I would know somebody."

"Could you get me, do you think, to some great big city, sir, like New York or Chicago?"

"Why," I asked her, "such a large order to start with?"

"Only this," she said: "There wouldn't be anybody who would know me there. I could start over—as something new."

"You want to go and bury yourself, deep in several million folks, so you'll never be seen?"

"By anybody that ever knew me."

"Well, it might be done, I expect," I said, thinking without any great enthusiasm about her alone in a city. "But there are a number of things to be considered first. What about your mother?"

Her hands dropped back into her lap.

"She might go and live with Robert Lee somewhere—when he comes out," she suggested.

She sprang up suddenly then, her eyes dilated.

"But anyhow—no matter what," she cried, "I can't stay here any longer. I won't! She can't expect me to do that again. I'll do anything—anything! But I won't stay here any longer—not a minute!" she said, her big eyes opening still more.

"Why," I asked her, "must you go this minute? Is there any reason that you know—that's new?"

"It's all coming out now—any time!" she said.

"It hasn't yet," I told her.

"Oh, judge," she said, "can't you see? Can't you see yet? I can't stay here. I can't stay here and go through—all that—degradation—and shame, sir, now! Before him!"

She broke down then—sat down again, with her big fancy hat down on my old desk, against some sheepskin statute books.

"Don't take on so, Virginia," I said, patting her on her arm. "Don't, daughter, it ain't necessary. And it won't do you one particle of good. You let me think it over—till to-morrow or the next day. You come here, say, the day after to-morrow about four o'clock in the evening, and we'll see."

"You see, don't you, judge?" she told me, sitting up finally. "That's one thing. I can't be here and face him—ever see him again—after he learns—about everything! How I've deceived him—all about my following him, deceiving him. I've got to be spared that, anyhow. That would be worse than death, a heap."

"Virginia," I said, when she straightened herself up and got herself together again, "I want to tell you something, daughter. You're starting out right, ma'am. You've got the real material right there in you. You're making too much of this," I said. "If you were ten times worse than you are—if you were as bad as you think you are even—you'd be a splendid fine woman. And now, if you only have half a chance, you'll be one of the finest I ever knew. And I'm going to see you have a chance, ma'am, some day. And meanwhile I'm going to say now to you I'm proud of you and I'm glad to know you and be counted among your friends, ma'am, and I'm going to ask you to shake hands on that."

She flushed up. That pleased her, I could see that.

"I expect, considering everything, judge," she told me, "you're entitled to more'n that, sir."

And she came right over to me, and I took advantage of my privilege—to my great satisfaction.

"Come round the day after to-morrow evening, about four o'clock," I told her. "I'm kind of busy to-morrow, but by that time I'll try and work out some way to help you. Don't you fret. We'll fix it somehow."

XVI

WE DID not either of us suspect, naturally, at that time, just how much those next two days were destined to bring forth. Though now, after the event, of course, I look back upon the history of that next forty-eight hours, as Sam Barsam would say, as perhaps the most perfervid period in my autobiography.

The excitement began that evening, when I was down in my office after dinner and along about eight o'clock Cole Hawkins came drifting in. I could see right off he had been drinking again.

"H'lo, judge," he said, flinging himself down into a chair.

"Hello, Cole," I told him.

Then he sat there a minute or so without speaking, looking at me with those bold black eyes, under his heavy black eyebrows.

"You know that girl," he asked me finally, "up at your boarding house that I've been going round with some lately—Miss Fairborn?"

"Yes, sir," I said, watching him, "I expect I do."

"She's turned me down."

"I'm sorry to hear that," I said.

"So'm I," he answered, talking brief, the way he did when he was getting drunk and ugly.

"I thought maybe she'd take you and make a man out of you, Cole," I told him.

"To hell with me!" he said. "I'm nothing; and never have been. And she did just right to push me back. I ain't fit for her to walk on—and never was. But there's one thing I wanted to ask you about."

"Fire ahead," I told him.

"Did you ever hear lately that she and her mother were going to leave town right off?"

"I just saw her mother yesterday," I told him, lying as little as I could, "and she didn't say anything. I should say she was figuring on staying—for all she told me."

"Well, they ain't. They're going, I understand," he told me.

"Is that so?" I answered. "It must be something sudden."

"It is," he said right off, "or that's the way I get it. Now look here, judge," he

(Continued on Page 81)

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(Continued from Page 78)

said, getting his whisky breath up a little nearer to me; "now I'm going to ask you something, and I want you to tell me right. For I believe there's some special reason for this thing—their deciding to go so sudden—if that's right. You know how that crowd—that cackling hen yard in the front parlor of Mrs. Tusset's—were talking and squawking about her when that thing happened—after that day of the Rose Pageant."

"I do. Yes, sir."

"Without a word of truth or substantiation about any part of it—except that they made up a parcel of lies and told them till they believed them."

"I believe you're right about that," I said.

"I know I'm right, judge. You may think I'm a fool and I'm prejudiced because I went and fell in love with the girl. But let me tell you something. I know. I'm no fool—if I do act that way mostly. I don't need any diagram of the inside of the soul of a girl, or a man either, to know them. I know what I'm talking with, after just a little—and so do you; when they're real and when they're just shoddy. And there's the finest, straightest-eyed girl you'll meet in all your days. I ain't been so particular in my company with women as I might have been, maybe, for my own good. But just the same I know a good woman and respect her when I meet her none the less for all that—more, I expect!"

"I don't doubt it," I told him.

And then he went on—as the young are apt to do—on the merits of their particular illusion in the way of women.

"It isn't only that," he said. "I'm not fooling myself. After all the talk about this girl at first, naturally, I watched her and I tried her out. You take the way she acts when you're on the road—taking a chance with a machine—up against some sharp corner in driving—that's where you can tell real folks, when they're in a corner. Not a squeal, not a whimper out of her—when the rest of them would be squawking their fool heads off. There's a girl that's white straight through. I know it. She couldn't trick or deceive you if she wanted to. She wouldn't know how."

I moved just a little at that, recalling, naturally, what the girl herself had been saying to me not four hours before from the same position—the same chair—about white wives and deceiving and herself.

"No, sir," he said. "There's a girl some fine man will get sometime, and she'll deserve him. She's had a lot of trouble in her life, judge, that girl. I know that—though she never would tell me what it was. She wouldn't. She isn't the kind that would holler. But that mother of hers is concerned in it—any fool can see that—what she's tried to do with her. Ain't she the devil—that woman?"

"The illusions of one generation always look a little odd to the next one," I told him, "especially the styles it likes its women served in."

"You're probably right, judge," he told me, giving me a stare, "though I don't know what you mean."

"All you've got to do is to look at the fashion plates and read the talk of the women in the novels of the time of the Civil War and after," I said, "to see—when your mother and aunts were at the height of their illusions. The women of one generation are queer sights to the next one. I don't know anything that styles change quicker in than in women—not only their clothes but themselves—the kind of soul it's fashionable for a woman to have."

"You're probably right, judge," he said, giving me that fixed, indifferent stare under his black hair and eyebrows. "I never was great on speculating on such things. I ain't got the head to, I reckon."

"All I wanted to say was," I told him, "that the mother is very likely acting according to her lights—even if you and I don't fancy them."

"Let it go at that," he said. "But here, what I want to ask to-night—I'm trying to find out just what's behind their getting out of town so sudden and unexpected—if that story's true. It might be there was some new lying scandal from that crowd up at your place. Those educated hens and that king of the hen yard—that Cupid Calvert. I wanted to find that out. Because if there is," he said, "lemme tell you something, judge: There's going to be some fireworks start—some doings they'll want to put in when they're writing up the town history."

"Let me tell you something now," I said: "I don't know anything about what you claim here. My belief is that there's nothing new of that kind. If there is I haven't heard it. You're getting suspicious, the way you're apt to when you're like this—when you're drinking. I tell you now, son, straight," I said to him, "I'm sorry to see it. You haven't been like this for weeks. And if this girl has had something to do with pulling you up—as I more than suspect she has—I'm twice sorry that she's through with you."

"To hell with me!" he said. "What do I amount to? I'm just a discard—all round!"

And he went out after that—with his hat pulled down low over his ugly eyes.

The next development in that somewhat memorable forty-eight hours came that next morning. I was surprised in the middle of the morning to see Cupid Calvert coming in my office door. I knew then there must be some pressing news to communicate.

"I was just passing by, judge," he told me, "and I thought I'd run in and tell you something new—something real rich and riotous."

"What's that?"

"Eureka, judge!" he said, taking out a large, blue, strong-smelling letter from his pocket and waving it. "Eureka—which is the French for follow little Cupid and see!"

"See what?"

"You know the dope we've all been looking for?"

"Which?" I asked him.

"About Snowy Shoulders and the Cockatoo."

I didn't say a word. But I didn't have to.

"I've got it right here. It's a screamer, judge."

"Where'd you get it? Where'd you run it down finally?" I asked, studying him.

"There's a girl I met here—going through in an opera company," he informed me. "She lived in St. Louis, I remembered," he said, waving his letter.

"I might have known," I said. "My nose might have told me. It smells like somebody had opened a bottle of cologne water in here."

"It's a frantic tale, judge," he said. "You'll enjoy hearing it."

And he went on and gave me the outline of the situation in St. Louis—the relation of the women to that Gluben, the dressmaker.

"You know what they are," he said, "if you go into a certain class of life in a big city. Those fellows like that do business with flashy shopgirls and theatrical folks and mechanics' wives—and some others we won't mention. Especially some others."

"Women that have got more ambition to show themselves off than they have sense," I said.

"Right, judge. He sells them flashy stuff at three and four profits and trusts to his wits and his system for getting it all in. They've got a great system, fellows like that. He has."

"A system?" I repeated.

"No set thing, only holds of different kinds that he's got on the different kinds of women."

"Blackmail," I said, "for instance?"

"Yes. Fear—of one thing or another. That somebody else will get to know something about them or that they've done—or just the fact that they're spending money. He scares women—that's his business—till they pay him. He has been at it for years. He's got them down cold—all kinds. He has had them by the thousands—he runs a little women's hell of his own, with branches in half a dozen cities. A nice profitable little women's hell. And he's the king of it. And they all shake and whimper when he gets after them."

"I wish we had had him down here," I told him, "just after the old war, when we got loose and well fixed to deal with that kind of cattle for ourselves. But look here," I said, trying him out to see, "what else is there in this? Did you get any information about what hold it was—just—that this sweet-faced, sweet-minded dressmaker had on these two?"

"You mean that anonymous letter—that Pitman murder thing?"

"Yes."

"No, sir, I haven't, judge," he told me. "That's coming later. Our eminent detective force is working on that now, sir."

"I see. I understand," I told him. "And now you've acquainted me with that fact, let me tell you something—give you some advice—that may or may not be of some use to you. But it'll come cheap. It won't cost you anything."

"What's that?"

"If I was you," I told him, "I don't believe I'd go peddling round that news much."

"Why not?"

"Not so's it might get back to Cole Hawkins, anyway."

"Oh," he said, with a big gleaming grin on his round face, "now you mention that, judge, I've got some more news for you. That's off, I believe. I believe there's some row between those two!"

"You don't mean it?" I said.

"Yes, sir, judge," he informed me. "The Night Riders seem to have split up and gone out of business. The last night or two Snowy Shoulders has been staying at home and Cole Hawkins has been out tearing round alone. Have you heard about last night?"

"No."

"He's been drinking again. He was out till midnight in that child of hell, raging up and down the road. Starting his old game—wiping the mud guards off the road hogs—or the ones he claims are lying over too much on the other man's side of the road."

"They don't on his much, I expect."

"No. But he disciplines them for the others. You know how—and how as good a driver as he is can manage to put the other fellow in wrong. He'll kill somebody some day before he's through."

"Yes," I said, "I'm afraid so myself. But let me tell you something more. He may be off with that girl—like you say—but I'd still be a little cautious and conservative about having any remarks about her or her affairs get back to him as starting and originating from me personally, if I was in your place. I may be wrong. I'm just telling you how I'd feel myself."

"Don't you worry, judge," said Cupid.

"You know what he is," I warned him, "when he's like this. What he's done two or three times already in this town—when he took a fancy against one or two."

"He's a murderer, that's what he is," said Calvert. "Somebody ought to put him back of the bars."

"I was just telling you," I said to him.

"I want to tell you something too, judge," Calvert told me. "I wasn't born yesterday."

He went on then, out to other places. I could imagine just about how long what I'd said would keep him from circulating his new information, especially among the whispering women at the boarding house.

It was night again, the next night, when the next step came. I was in my office reading again when this man I knew came rushing in.

"You know what's happened to-night, judge?" he asked me, all out of breath.

"No, sir. What has?" I said, looking up at him.

"You know about Cole Hawkins—how he's been drinking again the last few days?"

"I heard so, sir. Yes, sir."

"He's out to-night hunting young Cupid Calvert—swearing he's going to kill him on sight."

I got up on my feet. "You don't mean that?" I said, sitting back again.

"I do, judge. I mean just that. And you know what that signifies—when he gets that way!"

"I can reason it out," I said. "But what's the matter?" I asked him, to see what he knew—what had come out so far.

"I don't know," he said. "Nobody seems to know. Only some claim it's got something to do with that girl up at your boarding house—that Fairborn girl, who made such a breakdown at the last Rose Pageant."

"Where's Calvert?" I asked him. "What are they doing about him?"

"They've got him out of the way, judge—for to-night!"

"That's good," I said.

"Look here, judge," he said to me then. "We can't have this thing going on in this town—a shooting, like way back, years ago."

"No, sir," I said. "I don't say we can myself."

"And you're the man to stop it," he told me. "You've got to go to Cole and hold him off. You're the only man in the county that's got any influence with him."

"I'll go, I expect," I said, "and see what I can do, anyway."

So I got my hat and went out.

(TO BE CONCLUDED)

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CARETAKERS WITHIN

(Continued from Page 13)

A well-upholstered woman came forward.

"We must go if we're going to the glover's, Gwen."

The girl thrust a card into Zoë's hand.

"Any time that'll find me," she whispered.

The pale lady came and sat down beside Zoë again.

"I've been thinking about you," she murmured in her gentle, colorless voice—"wondering, as everyone objects to your practicing in the boarding house, if you'd like to use my studio in Hampstead. I'm going to Denmark for a few weeks. No one will use it, and I'd quite like to keep it aired. The porter's wife keeps it clean and sends on letters. She'd give you the key."

"Oh, but it is good of you! *Je n'ai pas de mots*—I cannot express."

The eyes that were as soft and grayly expressionless as a dove's plumage rested on her.

"I have been psycho-analyzed. You think it is unselfish—it is just a form of acute selfishness. It gratifies me to patronize. I forced myself to be a socialist when I was eighteen. It's the repressed autocrat, the junker in me that makes me offer you my studio. Dear me, I'm afraid you don't understand."

"Not a little bit," Zoë assured her.

She sighed gently. The sigh stirred her mouse-colored chiffon draperies. The moonstones flashed with cold fire in the silvery mesh of her pale, soft hair. Her beautiful hands with their misty pearls gently clasped and unclasped.

"I think you are an artist—it gratifies my vanity to help an artist. I should be very glad for you to use my studio. It is detached, so you can fiddle to your heart's content. Once I tried to practice singing in a hotel. I know what you have to stick. I go next Monday."

"Madame!" choked Zoë.

"Don't go and be analyzed," advised the neutral-tinted benefactress. "You'll always be hunting for the lost bits of you. It's like an eternal mental spring-clean."

"Of a surety," said Zoë amiably. "But you know of me nothing—I have credentials."

"I know all I want to."

"*Mais, madame!*"

"Here is the key. I will explain to the porter's wife—and here is my address."

The band crashed out God Save the King. The few artists who were left in the green room stood up too.

"It has been the night of my day!" murmured Zoë unsteadily.

"Delicious fantasy!" laughed the man. "You must be a mascot. I had one in France—a black woolly cat with green eyes—and I lost it."

"And now it has returned unto you," she chuckled—"eyes green and all."

A thin drizzle came from the translucent skies behind which a full moon sulked. He shrugged thin shoulders under a thin coat.

"And am I to invite this child of boots to pick my brains in the third floor back of a Kennington boarding house? Shall she sit on the washstand where Pauline Frederick sat and look at the 'Answers' presentation plate that Mary Pickford fell in love with? No, Partner Puck! Let us come down to the cold hard earth of Kennington and thank goodness that you have achieved somewhere where you can practice and a guinea to stave off old Mother Broux."

"Flathead!" There were tears in her angry little voice. "I have it all planned out in my head! To-night you will write to Leicester—and you will use the studio address and see Miss Boots there. Hampstead is a rich address. I know it is a good one, because they are always getting fined for food profiteering."

"But goo' Lord!"

"Oh, but I could be sick at you!"

"My dear child!"

She laughed suddenly. Lights from passing vehicles flashed across her white, excited face; a little breeze fluffed her hair. Bizarre she was, even in her somber ulster, gayly challenging and provoking as Puck.

"Don't be too English! I may use the studio for violin—why not for talk? Oh, I have planned it so well in my 'ead!"

"Yes—but——"

"It is your chance I now give you. She blisters *avec de l'argent!* She smell of money."

"But even if I could, I cannot dress her in brown paper. I have no stuff! Ah, all this is simply splendid of you, sweet of you, but it's a washout! We couldn't carry it through!"

The moon slid out, the world was a dapple of pearl, ebony—shifting, shifting. The shadows of the trees waved like lacy ferns. He turned to the courageous jeweled shimmer of her eyes, the tightness of her grim little mouth.

"Eef you are that sort of a fellow?"

"What sort?" he flung back.

"Have you no little bone running up and down your back?"

His laughter rumbled angrily in his throat.

"But for you I would not have played to-night. All has happened because we met. Have we anything to lose—you or me, monsieur?"

"I have nothing."

"We could obtain stuffs on approbation. These things are easy done. It is as easy as to go hungry—and wash out one's lingerie in ze hand basin and hung it on the hot-water tank."

"Mademoiselle!"

"I am sorry," she apologized instantly. "I saw—because I went to deposit mine."

They laughed suddenly, unexpectedly and in unison. It was the laughter of youth. There was no bitterness or rancor in it. It forged links of friendship strong as those wrought by years.

"You will?" she lilted.

"We are partners?" he countered quickly.

"Partners in the droll enterprise."

"The drollest ever," he ceded.

His hand, the thin, sensitive hand of the artist, closed over hers, the thinner, more sensitive hand of the violinist.

That night he watched a spider build a web across one cracked and mildewed corner of his third floor back. Wasn't there a fellow called Bruce?

On the floor beneath Zoë Robert dreamed she played Home, Sweet Home to an enraptured audience who stood bareheaded in the belief that it was the national anthem.

Yet dreams are wrought on the texture of life.

II

IT STOOD in a wilderness, the studio. When the wilderness thinned in the winter other human habitations appeared surprisingly near at hand. Great windows suddenly winked back a sunset like a secret bonfire. The echoes of the ever-useful Rachmaninof's prelude sounded, safety-valving some hectic mood. Sometimes a lorry backed in the wide gate bearing a block of snowy marble—an unborn dryad or wrestler. Sometimes the blue of a painted overall streaked between the trees. The wind carried faint aromas of ghostly dinners. Otherwise it was the best place in the world for a murder or a suicide or anything else requiring solitude.

The interior must have been a monument to the repressed side of its dovelike neutral-tinted owner's nature. It was akin to the revelings of Oscar Ashe; gorgeous with gold and scarlet and gay trappings, red Chinese lacquer cabinets, black linen divans vivid with scarlet and gold cushions; faded amber-and-black Persian rugs glorified the polished floor; and gilded wooden lamp stands held marvelous scarlet shades shaped like gondolas, exotic things that glowed richly like jewels. It was an apartment like an Elinor Glyn romance.

"I feel like a goldfish swimming in Condy's fluid," said Zoë. Then she swung round on the grinning young man. "*Mais, Dieu*, how it will thrill the soul of the provincial!"

"But stuffs!" he mourned. "Stuffs! I cannot clothe cream-fed, bun-stuffing Leicester in dreams."

She puckered her brows, pinched her soft lips into a pink bud over that.

"I will order zem to be sent here on approval—on account—on anything, so long as they come—and you will cut them into garments, of a chic extraordinaire."

"And the devil will pay!"

"We shall pay—with the first check we obtain. It is so easy a plan to make me laugh."

"*Vous avez du courage!*" he admired in a flawless English accent.

"*Il le faut*" she countered cryptically.

A thin silver trickle of winter sunshine lapped the stained floor, stung the old Persian rugs to sudden vivid color.

"There is my green dress to start with, monsieur—take out the little pins."

She reached for her violin and tucked it under her small chin. A little high-pitched tune jigged from her bow, arid and fleshless as the patter of a sand storm on closed *jalousies*.

"Not that—I want you to keep that." His voice was positive over that; uncertain over his "Why do you make everything seem such stupendous fun? You give life the spirit of adventure—is it a trick?"

"We are little bunches of tricks, we wimmins." She put down her violin and fumbled in her pocket. "There is *l'addresse de* Princess Boots. There is headed note paper on the desk over there—Indian ink—draw a little figure on the top."

"But, goo' Lor'!"

"Do how I say!"

They laughed into each other's eyes.

"Dear madam?"

"Of course, no!" she frowned. "Mr. Clay Warwick can give you quarter of an hour."

"I say I'm not Lloyd George."

"Do how I say!"

"How shall I dress her? What type is she?"

"She is like a white wall—anythings can hang on her."

"How interesting!" he mocked distastefully.

She drew her bow again, idly and easily, and a little sunlit brook sang and bubbled under her fingers. He saw the dace that he had tried to catch when he was a boy. The autumn bracken lay reflected on the shining surface like gold lace outspread. Rowan berries and wild guelder-rose flung handfuls of swaying coral and ruby against a turquoise sky; and even as the dace circled round his hook and edged away again he dreamed of beautiful women in beautiful gowns, the wedding of color and the triumph of line. The hidden destiny, the embedded desires of him worked toward the surface.

He rose to his feet and stood balancing the letter, watching her—to dress her in flamingo pink, with her little ebony head and her long lashes; to make her look what she really was—something slipped from Barrie's pen or Edmund Dulac's pencil and come to life—to set her up on a platform and hear her acclaimed.

"*Eh bien?*" she mocked.

He came down to earth before the grave stare of her green eyes.

"It is written," he submitted.

On the black sofa lay a bale of exquisite primrose-yellow satin from one firm. Others in the vicinity had been hypnotized into submitting lilac brocade and peach-colored velvet and smoke-gray velours.

"Shall I play the Marseillaise—somethings full of stimulation? You must have casualness. You are so busy. Really you don't know—perhaps—perhaps not—and so—you must be languorous."

"And I've got the jumps!"

Zoë paused, putting purple asters in a scarlet bowl.

"Oh, zut!" she said rudely.

"Of course I've got to dress her—and all her friends and all her children—because of you."

"I am considering chucking the violin for the cinema. I have a flair for effect. Attend until I shall ring the phone. You shall answer so—blasé, fatigued with success, 'My dear lady, it ees impossible! I regret infinitely. The greengage felt goss off to-day.'"

"Felt!"

"Satin, silk—*n'importe quoi!*"

"She'll be here in half an hour."

"I fly!" she paused. "The little woman who is to do the sewing—she is all right?"

"Quite."

"*Alors!*"

She laughed, blew him a kiss and left him to pace the floor. Half an hour later he faced the Princess Boots. He saw wide eyes take in the atmosphere of his *atelier* with the breathless interest of a baby in a colored rattle. She was very direct.

"I want you to dress me—take me in hand. I want personality. You understand? Whatever you make me—Theda Bara or an *ingénue*—I'll try and live up to it. I'm perfectly honest. I don't know the first word about dress. Men haven't any time for contradictory characters now.

(Continued on Page 89)

On Time

NAPOLEON said that he beat the Austrians because they did not know the value of five minutes.

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These figures are not uncommon, and the end is not yet by any means. Truck history is not old enough to have tested the full possibilities of worm drive axles.

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the Timken Axles of this truck are good for another 100,000

When the axles of your truck start on their second hundred thousand are you going to say, "Perhaps they'll last another fifty"? Or are you going to *know* that, if the old truck holds together that long, you will still be getting trouble-free dependable service at the 200,000 mark, and how much more nobody knows?

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Even when most other parts of a truck have no resale value, the Timken Axles are salvaged. Transferred to another chassis, they often proceed to build up as great or greater mileage for the new truck.

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Timken Axles are always assets.

THE TIMKEN-DETROIT AXLE COMPANY, DETROIT, MICHIGAN

TIMKEN AXLES

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1—Apply two or more hot towels to open pores.

2—Cover the face thoroughly with BONCILLA Beautifier—putting it on lightly, but NOT rubbing it in. Do this quickly, before the pores have a chance to close. Be sure the whole face is covered, up to the hair and down under the chin. Also apply to the eyelids.

3—When thoroughly dry, remove by using a very wet Turkish towel—tepid (not hot). Press the water from the towel into the applications until it is soft. It will then come off with practically the one towel. Go over the face with hot towel, cleansing thoroughly.

4—Next apply BONCILLA Cold Cream, steamed in with hot towel.

5—BONCILLA Vanishing Cream is then used, massaging the face in a thorough manner, until almost dry, as this cream closes the pores.

6—Go over the face with dry towel. Then apply BONCILLA Face Powder lightly. This completes the BONCILLA Method of Facial Treatment.

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Listen to what your barber says: "How about a BONCILLA this morning, sir?"

"A WHAT?" you blubber through the lather.

"A BONCILLA!" He smiles, the while gayly brandishing the cold steel aloft. "Never heard of BONCILLA? Beg pardon, sir—where are you from? BONCILLA, sir, is the greatest international TOPIC. You hear it everywhere—BONCILLA! BONCILLA! It's the one big hit. What does it do to you?

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"Boy, bring some nice fresh towels, and see if the water's good and hot. There you are. Breathe deep, sir. Give up to it. Fine! You are now about to take a JOY RIDE back to your BOYHOOD—via BONCILLA."

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BONCILLA LABORATORIES of The Crown Chemical Company
INDIANAPOLIS, U. S. A.

(Continued from Page 85)

You've got to look what you are and be what you look. Then they classify you and get to business. That frock of that girl who played -just like her green eyes."

"Excuse me—the phone"

He was curt and crisp into the receiver.

"I'm sorry, duchess, it isn't possible. No, I couldn't. No, positively!"

Who could have guessed from his corrugated forehead that a high, laughing voice in the telephone booth at the Hampstead Green post office was saying, "Cock-a-doodle-do, the master's lost 'is shoe"?

He was tremendously grave.

"Now, frankly, I don't think it's possible ——"

She was hugging the liberty satin to her, saying, "It's adorable! Oh, Mr. Warwick, if you would design me just one frock! Tell me what I ought to wear! I don't expect you to make me look like Pauline Frederick—but make me look like something they'll all want to take in to dinner."

He frowned and seized the lilac brocade.

"You've got to have this as well," he said. "It's yours. It's your thing! Miss Teddie Gerrard can't have it."

"Miss Teddie Gerrard! Why, she's perfectly lovely!"

"Hang the phone!" he muttered; to Zoë he said, "The lemon is sold, madame, and the lilac brocade; the bluebottle felt has been sent off"—he came back to the delirious laughter of Midas. "Long lines," he muttered. "Rounded neck. Your neck's not bad—we'll advertise that."

She could have economized her blush. She had become a dummy and ceased to be a woman.

"What a lovely place you work in, Mr. Clay Warwick!"

"This? A shanty! Gold slippers with this. You've got big feet"—he paused. "Gray, you ought to wear. Have I any gray about? Yes. Let us look. Ah, long lines are your salvation!"

Timidly she breathed, standing in her five-guinea silk petticoat.

"I have a friend. She has corn-colored hair—well, only once every three months, and then not a real bleach. Her husband wants to come to town—the smart set, you know—and she's scared—clothes, you know."

"You mean you want me to take her in hand?"

"Well ——"

"I don't care for corn-colored hair."

"She's awfully keen. You see, an alderman's wife told her husband she admired her so for not trying to keep in the fashion—and she'd got on a thing that hadn't yet come over from Paris!"

"You must wear long amber earrings—the longest you can get—with this frock."

"Would you?" she persisted.

When Zoë came in he had a mouthful of pins and a heart full of hope.

"I have sold everything but the gray velours," he chanted, "and the ewe lamb bringeth a friend with corn-colored hair."

"More stuff?"

"Sure thing!"

The first mistrust he had ever seen rested a second in her green eyes before it took instant, generous flight before his gladness.

"I hope they pay quick," she said.

"Why?"

"Because the owners will come to extract the money or the stuffs, and both will have departed."

"Warwick & Robert," he murmured. "Sounds just fine! Shall we have an '*et cie*' or not?"

"I hope they pay quick," she said.

An hour later she opened a telegram, with a white face. It read:

"Bringing Mrs. Alfred Snuggs to see you to-morrow morning."

"Snuggs!" he despaired mirthfully. "And hair corn colored every three months! Glory, Ann!"

III

HE KNOCKED again. This time the knock seemed to fall between the quick beats of their anxious hearts, as the blow of an angry child might fall between railings—not really registering, just falling away into nothingness.

"Duck!" he whispered. "He'll look in the windows."

They heard footsteps crunching the gravel as they crouched behind the black linen-covered divan. Zoë made a nest for her black bobbed head in a scarlet cushion. It lay there like a forgotten mop.

They knew by previous eager investigation as a precautionary measure just how far and what those alien eyes could see—the glow of the anthracite stove, the Rembrandtesque shadows, a deceptive appearance of deserted warmth and coziness?

"He won't wait for us to come home—like *ze uzzer one?*" Zoë lifted her head to peep.

"I think not. You don't know what the atmosphere is outside—like kissing a cold haddock."

"I begin to think there is no chic in criminality," murmured Zoë. She beat her hands against the frill of the divan. "Oh, why do they not pay? Why do they not pay? One day these furious men will get us—or a policeman—because we have neither returned the stuffs nor paid for them. To explain that we have created them into robes for which we get nothing—that would be a *tour de force* indeed!"

He caught her hand and held it as they knelt.

"But even now it's splendid fun. There's a tingle and a jingle about life—you blessed leprechaun—or whatever you are! You mascot and luck bringer! Princess Boots owes me two hundred pounds, and Yellow Cornflower Hair fifty of the best."

Her green eyes shone a little like a cat's in the dark; they had the queer, shimmering, jewel-like quality.

"I'd enjoy petty larceny or forging or any little moral butterslide with you. You pepper everything with the spirit of adventure. I could knock Galahad or Raleigh or any of those old scouts into a moldy ruin when you're about. Lor', he's gone! Now tell me what news you've got. You were just going to tell me when I saw the enemy advancing through the trees and we took cover."

"Oh, Clay!" She gripped his fingers and shut her eyes tightly like an overstrung child near to tears of excitement. "Oh, Clay! I'm to play again! The letter came by the one o'clock post—and I jumped up and ran. Miss Cheseman upset the tomato sauce and ran after me saying, 'A key through your back will stop it'—no, 'down your back'—that was it."

"Oh, splendid! Splendid, little comrade! The wheel of fortune spins for us! When and how and where? I want to know just everything!"

"And you will come and be the friendly clap?"

"The hall shall vibrate! I will fill my pockets full of echoes! Oh, but it's topping, Zoë—simply topping!"

He still held her hands. They still knelt—and suddenly, as if someone had laughed, their hands fell apart, their eyes dropped, they rose.

"Topping!" he echoed. "Now tell me all about it."

She told him, suddenly grave as a nun, the owner of the hall where the charity concert had been given had written—he arranged auditions. She was to play the accompaniments of a young society singer in the same hall—her fee three guineas.

"He arranges these concerts for people who can afford to give one, and then agents and people come and listen and smell out talent. She can pay much money, her for whom I play, and many men of influence will be there. He writes that—the agent. One notices a standing-up violinist more than a sitting pianist; they are in the picture."

"Zoë, you're bound to get on! You're wonderful! All we want is a little money to produce our initial effect—and the world is ours!" He caught her hands and pumped them up and down. "Splendid, Partner Puck, simply splendid!"

There came an impatient rap on the door.

"It isn't!" said Clay Warwick, out of a few weeks' experience. "They never knock like that!"

"Oh, but if it should be, is—and they serve a written—or take some of the furniture which is not ours or somethings. Oh, *prenez garde je vous* ——"

"It isn't! You see?"

The crimson lights flashed out; he drew the curtains with a little swirl; he flung the door open wide—and out of the darkness of the winter evening stepped the Princess Boots.

"Oh, isn't it just like the prologue of The Voice From the Minaret in here? Only of course there are more cushions and no minaret. Hullo, Miss Robert!"

The color stole back to Zoë's face.

"Still busy?"

"Frantic!" sighed Clay.

The girl from Leicester stood before them, hands straight, head up, like a child about to recite.

"I think I am going to marry an M. P.," she said. "He's a peer's third son. I shall have ten sisters-in-law with titles, and one of them is just crazy to know where I get my clothes. Mr. Warwick, if you'll make me a silver-tissue dress by next Thursday you shall dress all my titled relations forevermore; in fact I gave the one who's so potty your address, and she's coming next Thursday."

Clay sat down on a divan.

"Impossible!" he moaned.

"I am going to a dance his mother is giving on Thursday, and he has asked me to wear silver. He—he writes poetry. Oh, you simply must! He's like all Londoners—he's awfully influenced by the envelope. Before I came to you I tried all over London for a silver dress—there simply isn't such a thing. I've got the shoes and stockings. He says I remind him of honesty—you know, the silver stuff people use with artificial flowers in the winter."

Clay shuddered at the vision conjured up.

"Quite!" he said. "But I'm afraid it isn't possible."

The daughter of Midas drew a long quivering breath.

"I'll pay a hundred guineas for the dress, and dad will send the check the day it arrives," she hazarded. "If I wear anything else but silver it'll seem—it'll seem—oh, you simply must! This is my chance! I've been perfectly open and honest with you all along. Father and mother have grudged me nothing, and if I don't pull it off this season—well, Gladys' turn comes next, and Violet is growing up—and I can't die in Leicester."

"I'm sorry." Clay paused. "If I could possibly manage it I would."

He thought of the yellow satin, the lilac brocade, the peach-colored velvet—reposing somewhere in this young lady's trunks or wardrobe—and the firms to whom they belonged in their original state sending letters and emissaries in search of them.

"Impossible!" he crisped.

He knew of no firm that would send silver tissue or brocade unless he put down the cash. The firms with which the rightful owner of the studio had been wont to deal, the names of which they discovered by a bill file hanging in a cupboard, were, to say the least of it, distrustful and incensed. Their sentiments were expressed in neat typewritten threats of legal proceedings and other expensive luxuries, and conveyed in person by gentlemen who knocked authoritatively upon the door and hopefully bore writs on their persons.

For two days he had been living on a pound of Garibaldi biscuits and a tin of bully beef. He felt the need of more generous diet as he rose wearily to his feet.

"I am afraid ——" he began.

Zoë, who had been standing over the anthracite, turned suddenly. Her smile was suddenly grown up and maternal.

"Come, Mr. Warwick," she urged, "be a little sporting. Say that you will create the silver dress if you possibly can."

He swung round, vaguely antagonized. She knew he could not make a gown of moonshine or knit the stars into a corsage; she was in full possession of the facts; she had crouched behind the divan with him not ten minutes before while the seeker for filthy lucre sought it at their door.

"Look here ——" he began.

He paused, daunted by her smile. He had never seen such an April affair on her piquant face. It was as if the smile hung glittering on an invisible chain of tears—the sweetest, most intimate thing.

"Please," she urged—"oh, please!"

And as if hypnotized by that gentle smile, he said to the Princess Boots, "I don't hold out any real hope, but I will if I can—I will if I can."

"I am going down to Leicester. I won't come up till the morning of the dance."

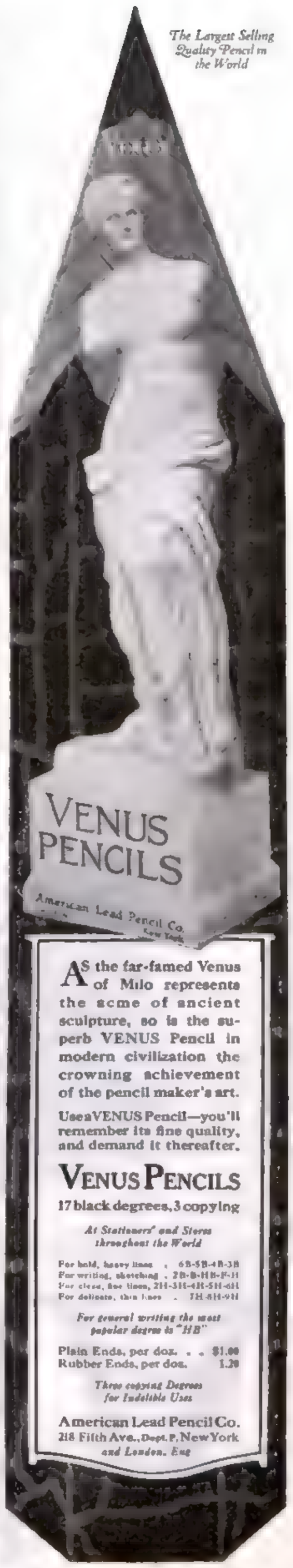
"If I can make it I'll send you a post card to call here for the final fitting. I can make for you without one now, but I don't hold out much hope, mind!"

To Zoë Robert he said, when she had gone, "Why did you? Why did you? You know how things are!"

Which she evaded with the woman's easy, "You never know! Things happen."

"Prison," he said, "is the only thing I can see ahead."

(Concluded on Page 93)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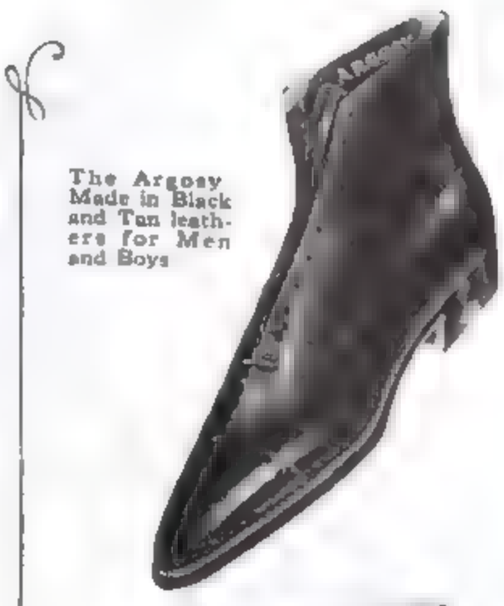

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(Concluded from Page 89)

Zoë had gone away. The sun had slipped to the other side of the world, the stars were hooded, the moon shrouded—Clay walked in timeless darkness that had no meaning.

Where had she gone—and how, and why?

These things alone illuminated his mental darkness like electric signs.

Miss Cheseman, of the Kennington boarding house, could only tell him: "She will be back for the concert, of course. It's really a pity you moved. Is the other boarding house much cheaper?" She looked at him curiously out of her kindly, bistered eyes. "If you hadn't moved you'd have been able to look after her."

"I'm sleeping at a friend's studio," he said—he gave her the Hampstead address. "If there's any news, would you wire? She's not left her violin there. It's—she hadn't any friends! I can't understand!"

Zoë had said once, laughing: "We're caretakers really, you know. Shall we get one of those boards and put it in the window—you know, 'Caretaker within'?".

He began to feel like a caretaker—a sense of restless responsibility. It was like a station platform; he had a sense of pausing there on a journey. He stared at the things vaguely, as a traveler stares at the hoardings and the seats, without sense of rest or even temporary possession. Soon he must be moving on to his destination unknown.

His feeling of impermanency penetrated his personal relations. He promised to make Princess Boots' prospective sister-in-law two dinner dresses, but he had the contemptuous consciousness that he would never see her again.

At times he visioned himself as something suspended—someone would come along and cut the cord. The owner of the flat would return and have him arrested, or the shops from which he had ordered the materials in her name.

He had piteous letters from the Princess Boots anent the silver dress. She wrote:

"I haven't enough to settle my other account. Father settles all outstanding bills every three months, so you'll get it soon. Mother's promised to put it through for me. I've so far exceeded my allowance I've got the wind up—but it'll be all right, everything will, if I can pull it off."

Her yellow-haired friend was abroad with her husband—she would settle her bill when she came home. Her position was a guaranty, and a man in his wouldn't want cash down—wouldn't think as much of her if she paid cash down.

He saw Miss Cheseman daily. Her little, kind, bistered eyes seemed to burrow through the layers of his misery and lay open the core.

"I shouldn't worry. She's all right."

"How do you know she's all right?" he flung back, maddened.

"I feel it."

"But why did she go? Why in heaven's name didn't she tell me? Where did she go?"

He did not acknowledge that love was the root of his pain. You do not blink into the face of the sun and ask if it is out or plunge your hand into flame and question its heat.

Two days before her concert a firm with whom they had not dealt delivered ten yards of the most gorgeous silver tissue he had ever seen; and some little silver sprays, fine as frosted wreaths, delicate and glittering; and oyster satin for the lining—like water lying under a dead gray sky.

It was all paid for! It was all his!

Had Princess Boots intuition? Had she guessed? He dismissed it. Yet who else? Not Zoë, without a penny! She couldn't have wangled either. She was dead scared. He remembered the trembling of her hand as it rested in his when they knelt together behind the black divan; the nervous shine of her green eyes.

A miracle worth a hundred pounds and untold introductions to customers, the key of a successful career!

Wouldn't Zoë look wonderful in a silver dress? Simple! Oh, simple as running water or moonbeams! No riches or panniers or drapings for Zoë! An elf dress—a fairy thing without more obvious beginning or ending than a spider's web!

He shut his eyes and saw her—a little silver magic thing, standing like a precious statue wrought in glittering metal. She would draw all their eyes like a magnet—they would forget the singer and see only the violinist.

All day long he saw Zoë in the wonderful silver dress of his designing, and in the wakeful hours of the night he found her perched shiningly in his brain.

He could make Zoë a silver dress! It became an obsession, this tinsel garment for the girl, Zoë.

He could not rid his mind of the strange, gripping belief that success and the silver dress were synonymous; that one could not exist without the other.

He lived on his nerves. Stretched and quivering, they gave him a delusion of calm strength and purposefulness.

The day of the concert he confronted Miss Cheseman, red-eyed, unkempt, a man who had kept vigil too long.

"Is Zoë back yet?"

"No."

He caught the little lady's bony shoulders; he swayed her to and fro.

"Tell her to come to the studio before she goes to the concert. It is desperate!"

He sent the word ringing along her consciousness with all his force. He had the satisfaction of seeing her blench before the visions it conjured up.

"After?" she faltered.

"After the concert will be too late."

He left her scared, and went out of the front door, grave eyed, laughing meaninglessly with his mouth.

All night long he had labored to create the most wonderful garment in the world, and he was utterly exhausted.

Princess Boots could whistle for her dress—sigh for it, cry for it. It was already as remote from her as the stars. It lay, an offering, on an altar he dare not name to himself.

But Miss Cheseman ran upstairs to the room where Zoë sat with empty hands and empty eyes—just sitting and staring.

"His brain's affected," said Miss Cheseman.

"He said what?"

She was told between gasps and chunks of descriptive matter.

"He has neither sleeped nor ate," said Zoë, ignoring both gasps and chunks. "A fooler plan than ours couldn't have been. Why did you not say I would go after the concert? Then he need have known nothing."

"I did—and he said after the concert would be too late. My dear, if you'd seen him! If you'd just seen!"

"I can well imagine. He has temperament, *sous savez.*" She was like a mother defending her first-born's curls from male criticism. "He has much temperament." She paused. "Did he say he had made that silver dress?"

"Dress! He's been absolutely potty ever since you've—disappeared. Lying to him, and knowing all the time you were sitting up here!"

"You mean I ought to go to him?"

"You must!"

"Then I shall go—just before I'm due to play—when it's too late to do anything."

She turned away. Miss Cheseman effaced herself as she might have done with a newly bereaved.

At twilight Zoë went. She had the same colorless bleakness as the hour. Her eyes were more jewel-like than ever. Ivory and black, and pale pink were her lips, which had once been bright japonica. Miss Cheseman would have cuddled her, but she was as remote as the nun who lights the candle for her final vows.

"I suppose you know you love him," quavered Miss Cheseman. "You couldn't have done it if you hadn't."

"Of course I know," said Zoë.

"If you'd cry I'd feel better," said Miss Cheseman.

"I shouldn't," said Zoë.

Clay flung the studio door open for her—against the stars he saw her, insignificant and remote. He switched the electric light switches one after the other till the studio was set like a stage for the entrance of the prima donna.

"Where have you been, Zoë?" he said. "Where have you been?"

"Not far."

"But tell me! Tell me! And you haven't got your violin! Where is it?"

"Not far."

He gripped her shoulders; he was trembling.

"I've been making a dress for you to wear to-night at the concert, Zoë. It's some dress, kid, some dress!"

The dreadful, tense whiteness of her scared him.

"Not silver, Clay?"

"How did you know?"

Very slowly, as if hypnotized, she walked toward the black linen-covered divan, where it lay glistening. She stumbled to her knees beside it and lifted the hem

"Thank God it lets down a bon three inches—and the rest will fit!" she said, and buried her face beside it.

He was gruff and fierce, standing shaking with his repressed love of her.

"I made it for you."

"But it will fit the Princess Boots—and it is chic, *jolie—c'est une inspiration!*"

"All night I sat up—making it for you."

She stood up at that and faced him.

"I am not playing to-night, Clay."

"Not playing? Why?"

"I did not mean you ever to know. It is the fool Cheseman! I have not been away. I have been up in my room at the boarding house—sitting, sitting all the while. I popped my violin—it was a Strad."

"Then you"—he hazarded. He flung an expressive hand toward the silver gown—"you sent the stuff for—for the Princess Boots?"

"Yes, and hid. I knew if you saw me you would ask how I obtained so much cash. Oh, I don't mind! I don't mind!"

"And all night I sat up," he whispered. "Those little cold hours—one and two—the little cold thoughts that came with them."

"We were partners. It wasn't much!"

He looked at her with his dull, red-rimmed eyes like a man who wakes up from sleep.

"I killed myself—and the feel of it was heaven. I was something that worked for you—the sweetest thing I ever knew. I sewed prayers into that frock—a man sewing prayers like a mother with her first kid's frock—it's crazy, isn't it?" His laugh was jagged and rather ugly. "Oh, what did you do it for, Zoë? How dared you be so splendidly absurd—so divinely idiotic?"

"You, too!" she replied huskily. "Divinely—what you said—the dress for Princess Boots—to make one for me."

"Your career ——"

"Ah, but your career ——"

The postman's knock startled them, and letters fell through the letter box on the studio floor. He picked them up.

"I wrote to the Princess Boots to acquaint her to call for the silver dress tomorrow morning—suppose the hem had not descended!" she hazarded.

He ran his finger along the envelopes.

"Checks," she said.

He looked at them vaguely. There was one from the father of the Princess Boots for two hundred pounds and there was one from Mrs. Snuggs for one hundred pounds. His voice was broken.

"Oh, Zoë, Zoë, if they had only come before—you needn't—even now!"

She held his wet face close to her little trembling heart as he sat on the black divan.

"And we will get married and everything," she whispered through her own tears

"You're wonderful! You're wonderful!" he whispered against her heart. "Partner Puck!"

"God is good," she mused, stroking his head, "that the hem of the silver gown can be increased so far."

Hammond

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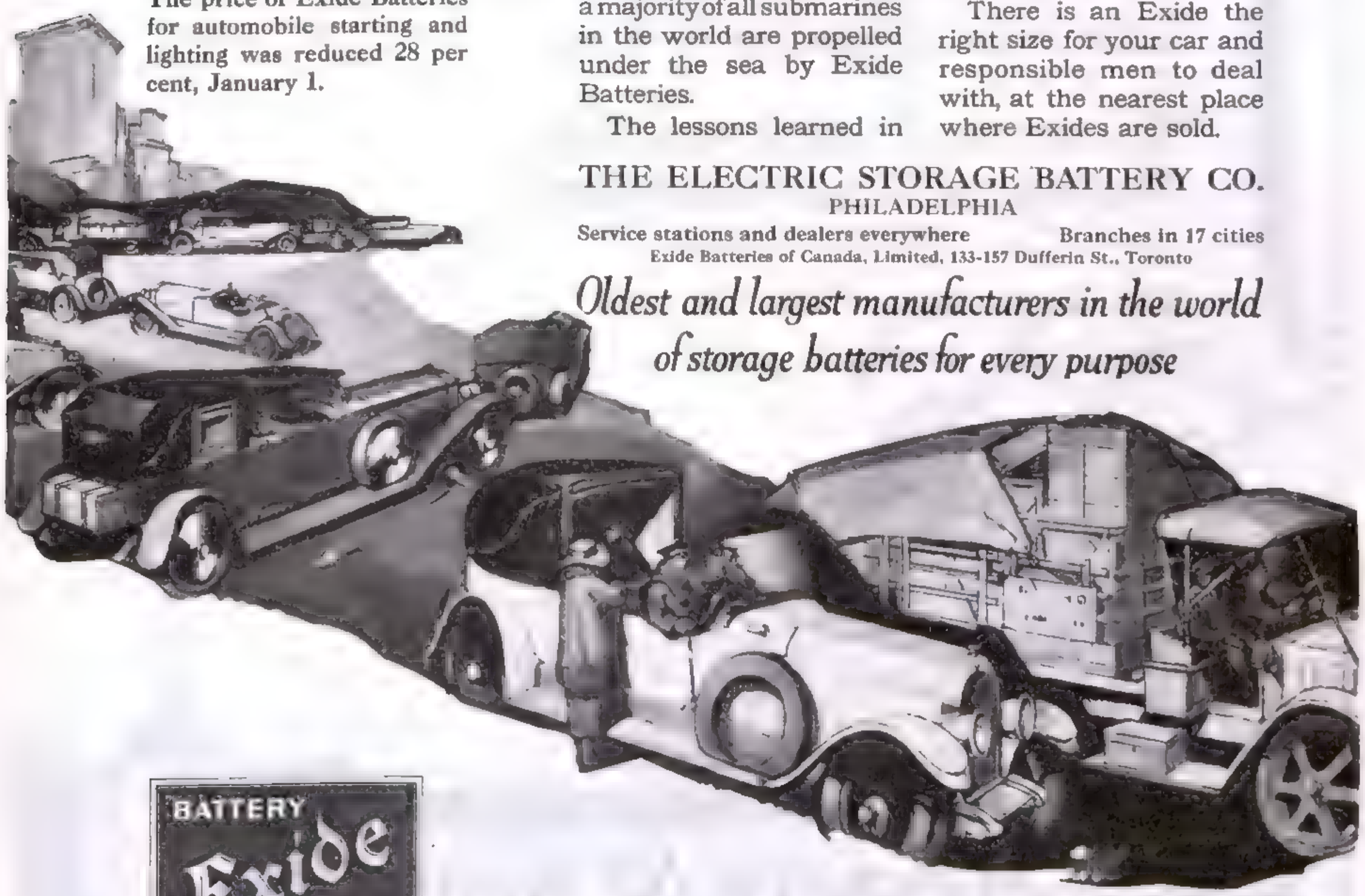

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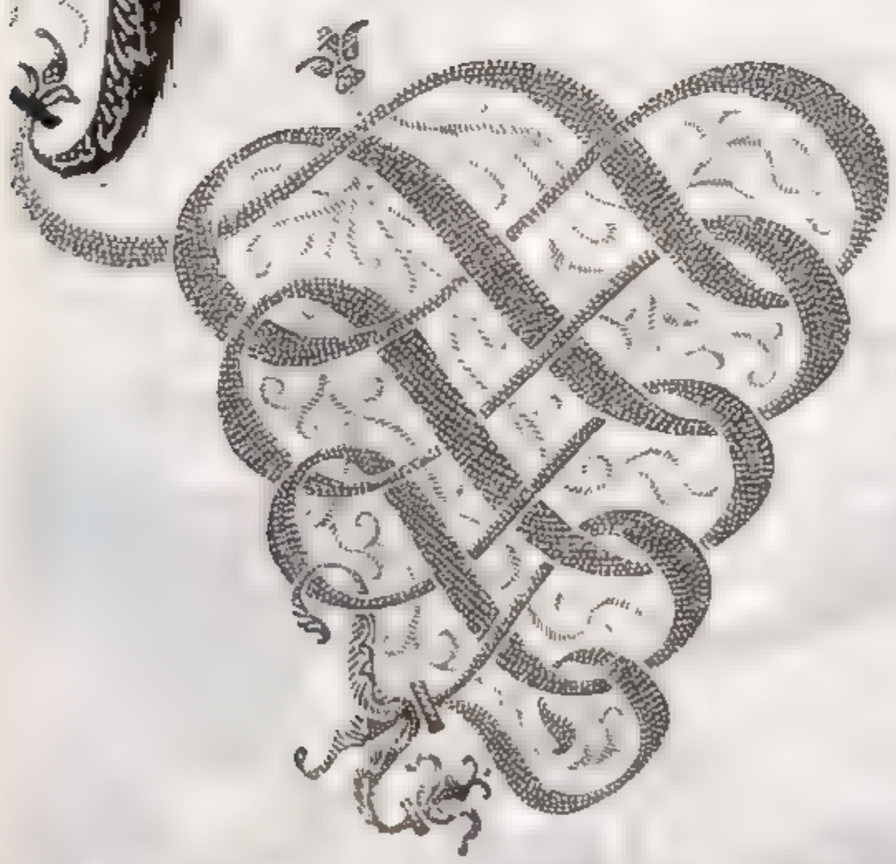

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SELLING MISS MINERVA

(Continued from Page 11)

line, she began to read. It was rather pitiful, Billy Anderson's attempt to inject a little romance into salesmanship in New England. She skipped, reading only the lines that seemed to leap out at her:

"Came all the way from the Coast. Want to interest you in the Requa car. Will be selling you a wonderful piece of mechanism, but not that alone. How about a little romance in your life? Selling you more than a car. Selling you the far hills when the green leaves first peep out. Selling you the vast panorama of the Lebanon Valley—the high ribbon of the Mohawk Trail, where once the Indians crept along. And the hills in autumn, all red and orange and brown—like the old-fashioned crazy quilt on your grandmother's bed."

At this point Miss Bluebottle gasped, and tore the letter into bits. Too bad. The last part was the best.

"The poor fool!" she said fiercely.

"What's the matter, Aunt Minerva?" Eloise asked.

"Wants to sell me an automobile—and talks about my grandmother's bed."

"Sounds interesting," smiled Eloise.

"Impertinent!" cried Miss Bluebottle.

Her niece observed that she was breathing rapidly. The cameo set amid pearls on her breast rose and fell angrily. Eloise knew it was a cameo set amid pearls, though she had never seen it. Twenty-seven years before, on the death of her mother, Minerva Bluebottle had covered her rings, her pins—all her jewelry, in fact—with crape. This crape she had never removed, just as she had never ceased to wear gowns of black. Twenty-seven years of mourning! Unbelievable—if you don't know Stonefield.

If Miss Minerva had read Billy's letter to its brilliant finish she would have learned that "our Mr. Anderson" was shortly to visit her to present his plea in person. She didn't, however, and when old Norah that evening announced a young man calling on important business she was unprepared for the breeze from the West that entered.

"Miss Bluebottle?" Billy Anderson grasped her hand. "And this—this is your ——"

"My niece, Eloise Bluebottle," said the old lady stiffly. "You have business with me?"

"I have," replied Billy cheerfully. "I imagine you got a letter from me this morning."

"Good heavens, the automobile man!"

"The same."

"Then let me tell you, young ——"

"Let me tell you, Miss Bluebottle. Way out in California I heard about you; how you were driving round behind a couple of antediluvian horses."

"If you refer to Romulus and Remus ——"

"Romulus and Remus! Are they as old as that? As I was saying, Mr. Firkins and I talked things over."

"So Henry Firkins sent you?"

"He did. The idea was to jazz things up a bit for you; to induce you to step on the gas—hit the high spots—see the world—travel—in a Requa. Of course, to be frank, I haven't as much to sell you here as I would have out in California. I take it you have seen California?"

"I have never been west of the Hudson," replied Miss Minerva proudly.

"I'm sorry for you." He looked it. "You've never lived. Oh, what I could sell you out there!—the snow-capped peaks of the Sierras instead of a string of brown little molehills."

"Sir?"

"Beg pardon—no offense. I know the Berkshires have been in your family a long time, and you're sort of fond of them. But really—if you could see some regular mountains ——"

"I have seen the Swiss Alps, and I prefer our own Greylock."

"Do you?" Billy Anderson gasped. What sort of woman was this anyhow? "Well, I—I'm not here to sell you a car to-night," he went on. "I just dropped in to get acquainted."

Miss Minerva glared at him. It was related in Stonefield how an outsider, a woman, had come to town and taken the pew opposite Miss Bluebottle in church. Six years passed, and from the Bluebottle eyes gleamed no spark of recognition. At the end of the sixth year, one morning after service, Miss Bluebottle rose and, stern with a sense of duty, approached her neighbor.

"Are you a stranger here?" she asked.

And Billy Anderson had just dropped in to get acquainted—his second night in Stonefield!

"Young man, please be good enough to let me speak," Miss Minerva said. "You are wasting your time. I will never enter an automobile, much less purchase one."

"May I ask why not?"

"Horses were made before motor cars."

"Ah, yes—and so were fingers made before forks. I haven't had the honor of dining here—yet, but I don't imagine you eat with your fingers—now, do you?"

"That's quite beside the point."

"Not at all. Miss Bluebottle, the world is moving. Move with it. Get up on the band wagon. There are a thousand advantages attached to the ownership of a car. I'm going to slip them to you, one by one."

"I'm really sorry for you," said Miss Bluebottle. "Henry Firkins is to blame. He has sent you on a wild-goose chase."

"I'll write to you," continued Billy.

"Save your stamps."

"I'll call again."

"A waste of shoe leather."

"The next time I come I'll tell you all about California."

"I am not to be moved by threats."

"In the meantime bear me in mind," smiled Billy, rising. "I'll take a look round and see what I've got to sell you—in the way of scenery, I mean. Of course, after California, it looks a little—er—a little tame here. But I understand that in the fall your hills are at their best. All red and orange and brown."

"I forbid you," cut in Miss Minerva sourly, "to drag in my grandmother's bed."

"Not at this hour," laughed Billy. "She might be in it. Well, good night. See you soon."

Eloise went to the door to see him safely out. They stood for a moment under the gaslight in the hall—no electric wiring for Miss Minerva! Here, as in the drawing-room, hung faded portraits of dead Bluebottles, grim, haughty, uncompromising. Billy looked with keen interest into the wistful eyes of the girl.

"How long have you lived with Miss Bluebottle?" he inquired.

"Ten years," she said softly.

"Ye gods!" He came closer. "I hope you won't mind my saying it, but you strike me as—kind of—er—wonderful. By gad, I'd like to see you with California for a background!"

"I—I never travel," she gasped.

"That's all right. Once I've sold your aunt a Requa, you'll travel—and travel fast. Don't ask me what I mean—I'm not sure myself. But one thing I do know—we're going to meet again—mighty soon. Good night."

When Eloise returned to the drawing-room her eyes were shining.

"Of all the wild young idiots!" said Miss Minerva peevishly.

"Yes," smiled Eloise; "he—he sort of takes one's breath away."

"My breath is still intact," snapped Miss Minerva.

III

DURING the next three weeks Miss Minerva's breath grew, as the fellow said, even more intacter. She saw that she was in for a fight, and she gloried in it. Did this flippant young whippersnapper from the West think that he could invade her stronghold and sweep her from her feet? Not likely! She'd show him a thing or two! And in showing him, she would express her contempt for the entire territory west of the Massachusetts state line.

As for Billy Anderson, before coming to Stonefield he had regarded the town as a myth of Mr. Firkins' imagination. Such a place as the Boston man described could hardly exist at this late day. Now, however, he had seen Stonefield, and knew that Mr. Firkins had not told him the half of it. He was amazed, appalled. Each day brought him some new story of the intolerance, the stubbornness of the older generation. There was, for example, Miss Minerva's friend, Miss Anna Bell Small. Anna Bell had sworn that if the city council ran the trolleys along the street before her house she would never again step out of her front door. For seventeen years she had been coming and going the back way, and still she showed no signs of weakening.

Each night Billy sat in his room reading the latest breezy books on the art of salesmanship. Good enough books in their way, but their authors had not written them with Minerva Bluebottle in mind. Billy would sigh and falter. But in the morning he would rise with renewed energy, keen to resume his attack on the immovable body. He tried letters—one a day—each setting forth a separate golden advantage attached to the ownership of a car—preferably a Requa. He telephoned. He waylaid Miss Bluebottle on the street. Water, it is understood, rolls harmlessly from a duck's back. Miss Minerva gave him frequent reason to recall the simile.

Now and then he ran across Eloise Bluebottle—on the street, once at a dance, once at a church social, whither he had gone with just such an adventure in mind. Yes, he decided, the girl was beautiful, in a vague, spiritual sort of way, so different from the hearty maidens of California. She was a new type; she appealed to him. But the poor thing was asleep—had never been anything else. What she needed was to be roused, carried away from this narrow town, given a new setting wherein she would wake and glow and live.

At the end of the church social, by sort of obliterating a pale young man with eyeglasses, Billy managed to walk home with her.

"How do you like Stonefield by this time?" she asked.

"Sort of a nearsighted town," he said. "I'm introduced to people one day, and they seem cordial enough. The next day I meet them on the street, and when I speak to them they jump and look at me in terror—the frightened-fawn stuff. I'm not used to it."

"They regard you as a stranger," she told him. "After you've lived here ten years ——"

"Ten years!" cried Billy. "No, thanks, not for me—and not necessary either. Why, Jacob only served seven for Rachel."

He heard her laugh softly.

"I was thinking," she explained, "of Aunt Minerva playing Rachel to your Jacob. She would be flattered! I'm sorry," she went on more seriously, "but you'll never win her in seven years. Or seventy times seven."

"Oh, I don't know. All I have to do is get her into a Requa car—just once. Then if she has any sporting blood—and I'll say she has—she's sold."

"But how are you going to get her into a car?" There was a certain eagerness in the girl's voice.

"Watch your Uncle Billy," advised Anderson mysteriously. But he said good night with a rather doubtful eye on the curtains of the stern brown house.

Billy based his request that Uncle Billy be kept under observation on the fact that he had yet to play his trump card. He was not relying entirely on the United States mail and the telephone company. No one does these days.

One evening soon after his arrival in Stonefield he had met Carleton Webster on the street and, steering him into the Requa office, had handed him another cigar and asked, "How would you like to learn to run an automobile?"

"What would Miss Minerva say?" Mr. Webster was doubtful.

"What could she say? Your evenings are your own, aren't they?"

"I reckon so."

"To do with as you please?"

"I ain't never heard no different."

"Well, I'll take you out and teach you—free gratis. What do you say?"

"I've sort of had the hankering," admitted Mr. Webster, rolling the cigar between his lips. "Had to turn out for so many devil wagons in my day I've often wished I was on one myself. Yes, sir, as I drove round behind Romulus and Remus there's been times I felt I'd like more power—more power," he added with emphasis.

"Fine!" cried Billy. "Come with me! No time like little old now."

When Mr. Webster had mastered the driving of a Requa, Billy arranged for his big experiment. Each afternoon at two-thirty it was understood that Carleton was

(Continued on Page 100)

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TRUE SHAPE HOSIERY CO., PHILADELPHIA

(Continued from Page 97)

to appear before Miss Minerva's door with his horses hitched and ready. Followed the gentle jog through the town that was Miss Bluebottle's daily taking of the air—a religious rite observed by the Brahman caste in Stonefield since the beginning of time.

On a certain sunny May afternoon Carleton drove up before the Bluebottle door. He had on his ancient silk hat, his blue coat with the brass buttons. But he flourished no whip. He had nothing to flourish it over. He was sitting behind the wheel of a bright and shining Requa.

Billy Anderson leaped from the seat at Carleton's side and ran up the walk. Norah answered his ring.

"Tell Miss Bluebottle her carriage is waiting," said Billy cheerfully.

A moment later Miss Minerva stepped grandly from her door. She looked toward the curb—and gasped. Billy Anderson had sort of shivered back against the wall, his confidence oozing. Miss Minerva turned and her flashing eye met his guilty one.

"What's this?" she snapped.

"A little variation in your daily routine," said Billy. "I planned it for you. I want you to step inside and sink back amid the soft luxury of ——"

"Young man, I don't believe you realize how impertinent you are. Out in the wild country where you were unfortunately born this sort of thing may be lightly regarded, but not here."

"Miss Bluebottle, you don't understand. I'm trying to brighten your life."

"You're a young idiot! When I told you I would not ride in one of those smelly things ——"

"Smelly? Of roses, Miss Bluebottle. See? I filled the vase for you."

"—— I was not talking to exercise my tongue. I meant it!"

"But be fair! Give it a trial!"

"No! I regard it as a rattly, death-dealing abomination."

"Rattly! Why, listen to that engine! Purrs like a kitten."

"I hate cats."

"But I thought ——"

"You thought all old maids liked them. I don't! Carleton, come here!"

Thoroughly frightened, Carleton extracted his person from behind the wheel.

"Carleton, what does this mean? Am I to understand that you have learned to operate that vile contraption?"

"Yes, Miss Minerva." Carleton tried the other foot. "I learned nights, my time off. And I wish you'd try a ride, Miss Minerva. A short one. It's—it's fine. When I step on the exhilarator ——"

"On the what?"

"The exhilarator," repeated Carleton, who had so christened it. "The thing that gives her the gas. When I step on that the good old Berkshire air jest sweeps over you, an'—an'—it's fine."

"You poor old fool!" said Miss Minerva. "Now run to the barn and hitch up Romulus and Remus as fast as the Lord will let you. I shall be late for my drive. I'm not accustomed to being late."

"Y—yes, ma'am," said Carleton.

"I rely on you, young man"—Miss Minerva turned to the gloomy Billy—"to remove that—that thing—from before my door. And what can I say to convince you? I will not buy a car. I will not ride in a car. Can you grasp that, or is the English language unknown in the rough region that sent you forth?"

"I understand, Miss Bluebottle," said Billy. "I had no wish to be impertinent."

"Then I shudder to think what you would do if you had."

"But I'm a salesman, and I naturally want to sell. My idea was to show you how nice and comfortable you'd be, riding in a Requa. I thought that perhaps, with your own coachman driving, you might take a chance. It was only an experiment. There's nothing more to be said."

"I fancy not. Good day."

Billy Anderson went down the walk to his car. From a rear view he looked so unhappy and squelched that Eloise, at an upstairs window, pitied him. When he turned to enter the car she caught his eye and daring greatly, waved. He gravely lifted his hat and drove off. Miss Minerva's expression, as he had last seen it, reminded him that New England had furnished the inspiration for Hawthorne's story, The Great Stone Face.

IV

IN HIS room that night Billy Anderson admitted his defeat. Out in the broad free West he had been a riot, but here in this conservative town he was a frost. His genial, handshaking, back-slapping methods frightened the good people to death. They resented his easy manner, and in Miss Bluebottle's case particularly, his campaign had been ill advised, doomed to failure from the start. But, hang it all, it was the only style of attack he knew!

Henry G. Firkins had written that he would be along in another ten days. Billy had been working on Stonefield six weeks, and what had he to show for it? A few sales to summer visitors, to factory managers; sales anyone could have made. The East, thought Billy bitterly, was no place for him. He would have to confess himself beaten and hand Firkins his resignation.

During the next few days he concentrated on the other old families of the town. He sought to make his attack dignified. It seemed to him that some of them were interested, but he got no further. As for Miss Minerva Bluebottle, he let her severely alone.

On the twenty-ninth day of May, about three-thirty in the afternoon, Billy's telephone rang. The voice of Carleton Webster came over the wire.

"Say, listen!" Carleton had picked up that phrase along with the ability to run a car. "I'm out here at Cal Morton's farm, on the Eastlake pike. Miss Bluebottle's carriage has busted rear axle just crumpled up. She's settin' in it, waitin'. Ordered me to call up Peter McQuade—he's got the only horse and carriage for rent in town. I called him, but I thought I'd tip you off too. You can beat him out here easy if you start now. Don't know as there's much use tryin' it, but ——"

"Thanks, Carleton," said Billy, and hung up. A little of his old-time enthusiasm returned. Now or never, he thought.

In twenty minutes he drew up beside Miss Minerva's tipsy carriage. One side was in the ditch, and the seat slanted at an angle of about forty-five degrees. Only Miss Bluebottle could have sat with dignity under the circumstances. She managed it—with ease.

"Say, this is fortunate!" cried Billy, leaping from his car.

"I'm not surprised to see you," snapped the old lady. "Been following me, no doubt, waiting for that axle to break. Probably got into my barn last night and tampered with it!"

"Nonsense! You don't think as badly of me as that?"

"Yes, I do!"

"I meant, it was fortunate I happened along. Just step into my car and I'll whisk you home in no time."

"I have no desire to be whisked, thank you." A loud peal of thunder grumbled suddenly among the hills.

"It's going to rain," said Billy.

"Let it!" said Miss Minerva. She was in a rather bad temper.

"But I'd be delighted to give you a lift."

"I know you would. But you'll not get the chance. We have telephoned for Peter McQuade."

"He can't get here for half an hour," said Billy, "and it may be raining then. Thunder—and lightning ——"

"Precisely! No time to be riding in one of those electrical contrivances."

"But the Requa isn't run by electricity. It's run by gasoline. Isn't it, Carleton?"

"Sure!" said Carleton.

"It's run by the devil, if you ask me," said Miss Minerva. "I don't know how you got here so promptly, but I have my suspicions. And it's not going to do you any good. Here I sit until Peter McQuade comes—all night if necessary."

"You stubborn, bitter, intolerant old woman," said Billy Anderson hotly—to himself. "Sit here and drown, for all I care. You should have died fifty years ago anyhow."

"I dare say," remarked Miss Minerva, "that all you are thinking about me is true. Now get into your car and hurry home before the rain comes and washes off all that nice brown paint."

This was, of course, a deadly insult, and she had hit upon it instinctively. Carleton Webster made a gesture of mute despair behind her back. Billy turned and reentered his machine.

"Ah, yes," the old lady called as he turned about, "I notice you're going back the same way you came, Carleton!"

"Y-yes, ma'am," stammered Carleton.

"Did you call Peter McQuade, or didn't you?"

"Yes, ma'am."

(Continued on Page 102)

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Name

Address

(Continued from Page 100)

"I hope for your sake you did," she told him grimly.

When Billy Anderson was about a mile down the road the rain began to fall. Somehow it soothed his ruffled feelings. A little farther along he turned out for Peter McQuade, hurrying on through the storm.

That evening Billy met Eloise Bluebottle on her way home from the library. She had a pile of books under her arm.

"Let me carry them," Billy suggested.

"If you don't mind. They're rather heavy. For my aunt, you know."

"Ah, yes, your aunt. I hope she didn't get very wet this afternoon."

"Not very. I heard all about it. And I'm sorry—really I am. Do you mind if I say something?"

"I'd love it."

"You'll never sell my aunt a car. Your methods are wrong—you'll pardon my frankness, won't you?"

"Of course. As a matter of fact, I came to the same decision some time ago. But they're the only methods I know. I was thinking it all out the other night. People here are different from what they are on the Coast. When I was in Honolulu I had a chance to go to China and sell cars. If I had gone I'd have had to learn an entirely new system—and that's what I should have done when I came here. For these people are as unlike those I've been dealing with as—as Chinamen. Dog-gone it, they are Chinamen! Living in the past—worshiping their ancestors! How long has your aunt worn crape on her rings?"

"Twenty-seven years," said Eloise.

"That's the point. I've tried the wrong tack—and I've failed. I'm licked—through. When Mr. Firkins comes next week I intend to resign."

"Oh, I'm so sorry!" said the girl.

"Are you? Well, it helps a lot—to have you say that. By the way, to-morrow's a holiday—Decoration Day. How about taking a ride with me? We'll go somewhere for lunch ——"

"Oh, I couldn't!" said Eloise timidly, wistfully even. "Aunt Minerva wouldn't like it. Besides, I must go with her in the morning—to the cemetery."

"The what?"

"The cemetery. It's a sacred rite with her. She decorates all the Bluebottle graves."

"She does, eh?" said Billy. He was silent for a moment. "I don't suppose anything could persuade her from going?"

"I should say not! A few years ago she rose from a sick bed to attend to it—and got pneumonia and nearly died. It's—well, it's one of the things she will look after herself as long as she has breath in her body. Everybody who is anybody in Stonefield will be out there in the morning. Afterward they have a little social hour amid the tombstones. You ought to see it! I suppose it's quite different from the West."

"I should say so!" smiled Billy gently. "Out West we're not much concerned with the past. It's the present—and the star-spangled future we think of. By the way, how far is it to the cemetery?"

"Oh, about four miles."

"How will your aunt get there? Her carriage is out of commission."

"She's ordered Peter McQuade to call for her at eight-thirty."

"Oh, she has, has she?" They stopped before the cheerless house. "Say—listen—I mean, can I depend on you to back me up?"

"I—I think so. What are you talking about?"

"Chinamen—ancestor worshipers. I've just had a sign from heaven. I'm to be given one last chance. And—it's great of you to say you'll help me." He seized her hand. "I said that first night I saw you that you were—wonderful. After I've sold Aunt Minerva that Requa I'll have something to sell you."

"What?" Very softly.

"God's country—California! The roar of the surf below Monterey! San Juan Capistrano in the moonlight! The silent, snowy tops of the Sierras!"

She got her hand free then, and seizing the books ran quickly from him up the walk. Billy Anderson returned to his room, and before retiring made certain arrangements with his alarm clock. He set it for the hour of six on Decoration Day.

♥

AT SIX-THIRTY the next morning Billy Anderson stood in Peter McQuade's back yard in solemn conference with the owner of the only horse-drawn vehicle for rent in Stonefield. Mr. McQuade was in the throes of his morning grouch; he did not yield readily to arguments. A twenty-dollar bill, however, soothed his soul and brightened his whole day.

Fifteen minutes later Ma McQuade locked the front door and climbed to the side of her husband in the ancient carriage. Mr. McQuade took up the reins, then leaned forward doubtfully.

"You've give me your word," he said, "that you'll fix things with Miss Minerva."

"Don't give her another thought," smiled Billy. "So long!"

"Ge-ap!" said Mr. McQuade.

Mr. Anderson watched them drive off, to perform an entirely unnecessary errand for him in a town ten miles distant.

"It's to-day or never," he reflected grimly as he went back to his boarding house for breakfast.

At twenty-two minutes before nine Billy Anderson drove a bright new Requa limousine up to Miss Minerva's front door. He left the car sparkling in the first warm sunshine of the spring and hurried up the walk. On the veranda he noted a collection of lilacs, snowballs, syringas, a few anæmic geraniums in pots, roses and carnations from the local greenhouse. He thought of California in May and smiled a pitying smile. Eloise met him at the door.

"I'm glad you've come," she said. "Aunt Minerva is in a state! Walking the floor! I never saw her so upset before."

"What's the trouble?"

"Peter McQuade! He hasn't showed up, and no one will answer his telephone." She preceded Billy into the dim drawing-room. "Auntie, here's Mr. Anderson."

"I've trouble enough without Mr. Anderson," snapped the old lady.

"Perhaps I can help you in your trouble," said Billy gently.

"You could—if you owned a horse."

"I own sixty of them—in the form of a beautiful, smooth-running Requa. I understand you wish to go to the cemetery."

"Aha—another conspiracy!" cried Miss Bluebottle fiercely.

"Now—now!" rebuked Billy in an injured tone. "That's unworthy of you—on this lovely morning, when your only thoughts should be of these fine people on the wall." He glanced about him at the Bluebottles who had been. "I think you've hurt their feelings," he went on. "They look hurt to me."

"Eloise," said the old lady, "did you call up Mrs. Eldridge?"

"Yes, auntie, I told you I called them all—the Eldridges, the Smalls, the Clarksons—all down the list. Everybody has started—they're somewhere on the way."

Miss Bluebottle groaned. Then silence.

"Miss Bluebottle," said Billy in a moment, "is this the proper morning to parade your foolish prejudice against automobiles? Think! You have not missed a Decoration Day morning up there for twenty years!"

"Twenty-seven!"

"For twenty-seven years! In a few minutes all your friends—all the best people—will be gathered there, doing honor to their ancestors. They will glance toward the Bluebottle plot—sad, neglected, untouched. What will people say?"

"You're right!" she cried. "Eloise, call—call me a taxi."

Eloise paused. Billy nodded and winked.

"Call her a taxi," he said. Eloise disappeared. "But I don't approve of it. Taxis are rattly, they are smelly—germs, Miss Bluebottle!"

"Germs?" sniffed Miss Bluebottle. "Not up here in our fine, clean Berkshires."

"Ah, yes—even up here. For strangers will drift in, and they bring germs with them. Now my car is new, clean, with lots of room for those beautiful geraniums and what-you-may-call-'ems."

"The taxi man does not answer," announced Eloise, returning. Again Miss Minerva groaned.

"I'm not going to say a word," remarked Billy. "I'm going to let them speak for me." He waved his hand toward the Bluebottles on the wall. "A fine, intelligent-looking crowd, and good sports too. That old chap there—Uncle Ezra, I presume ——"

"My father, Hezekiah Bluebottle," corrected the old lady.

"Ah, yes! Look at the twinkle in his eye! I'll bet he ran over to Albany now and then! He's watching you, Miss Bluebottle. He's wondering what you're going to do. They're all wondering. You've got a sort of a date with them this morning. Do you imagine you're justified in passing them up—disappointing them—just for the selfish satisfaction of keeping a silly vow? I don't! They won't! Stop and ask yourself, Miss Bluebottle—doesn't the end justify the means?"

He stopped. A long pause followed.

"Norah," called Miss Minerva suddenly, "bring my hat and coat!"

Billy Anderson said nothing. He ran outside and began placing flowers in the limousine. As he helped Miss Bluebottle in she gave him a withering look over her shoulder.

"Remember this!" she said. "I'll never own one of these things! Never! Never!"

"In you go," smiled Billy. "I'll have you there in a jiffy."

He started his motor, and Miss Bluebottle went to her tryst with the past—at forty miles an hour. Her arrival at the cemetery was the sensation of the decade in Stonefield. But she carried it off with her usual grand air.

Eloise helped her as she busied herself above the graves of Bluebottles long dust. When the social hour began the girl came over and joined Billy Anderson, who was cheerfully lurking near a marble angel.

"One thing I want to ask you," he said. "How did it happen the taxi man failed to answer?"

"Perhaps"—she blushed—"perhaps it was because he never got a chance. I didn't call him."

"Hooray!" cried Billy. "You do like me then? You want me to win out?"

"Yes, I—I think I do."

"That's all I wanted to know. Now that I've practically sold your aunt ——"

"But you haven't!"

"All in good time. I want to tell you—I want to say"—his usually glib tongue found the roof of his mouth and stuck there. He tried again—"it's you that's kept me here. More than once I was ready to give up—to go away. Then I thought of you—that look in your eyes ——"

"Please!"

"Let me finish—if I can. I want—I want ——" He turned helplessly, and his eyes fell on the inscription beneath the marble angel. He pointed. "What I mean is, how would it look—carved in stone—a good many years from now, of course—Eloise, beloved wife of Billy Anderson?"

He stopped, for she was staring at him.

"Oh, dog-gone it," he cried, "I'm all wrong! I'm talking like—like they do out here—this town has got me. But you understand—you would be beloved—all through the years—if you married me. Will you?"

"Aunt Minerva would be furious. She—she couldn't hear of it!"

"Forget Aunt Minerva," began Billy, but it proved impossible, for the old lady joined them at that moment.

The social hour was over. She had found, somewhat to her consternation, that all her friends took it for granted she had purchased the glittering car. She did not point out their error. It was none of their business anyhow.

Billy Anderson helped her back into the machine. Out on the main highway he called over his shoulder, "I'm going to take you home by a roundabout route."

Miss Bluebottle uttered some protesting remark, but already they were traveling at such a rate of speed that it did not leap forward to the driver's seat. It went instead over her shoulder, and fell harmlessly in the road a hundred yards behind her.

Had she realized how roundabout the route was to be her protest would have been stronger. Billy whisked her along between newly green fields, up and down her beloved hills. For a time she raged and demanded to be allowed to walk. Then she sat back, filling her lungs with the fine, clear air she worshiped as the heathen once worshiped the sun. A faint flush came into her cheeks. Three hours passed, and Billy drew up before a country inn.

"I'm about to invite you to lunch," he announced.

"Lunch!" cried Miss Minerva. "Why, I must be home ——"

"You're a hundred miles from home," he laughed.

"Kidnaper!" she cried.

But there was the ghost of a smile on her face, and as she alighted he saw that her eyes were shining. After lunch he took them back to Stonefield—again by a roundabout way. Dusk was falling when he drew up before their door.

"Home!" said Miss Minerva. "I never expected to see it again, I'm sure." She got

(Concluded on Page 105)

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"BlueBird Brings Happiness to Home Work"

BlueBird Division
THE DAVIS SEWING MACHINE CO.
Dayton, Ohio

Other Davis-made products are Dayton and Vale Bicycles and Davis Sewing Machines

BlueBird
ELECTRIC CLOTHES WASHER

"How quickly that stove gets going"
"Yes, and it's ready to use right away, too"

YOU KNOW how impatient you get waiting for someone. What a lot of nervous energy it uses up—just waiting.

But even the cleverest housewife could not collect one thimbleful of minutes that she had to spend *waiting 'round* for the New Perfection Stove. For this stove has been built to save time, not to waste it.

The New Perfection Wick Lights Instantly

Touch a match to the wick, for instance, and it lights instantly. There you are with a full-fledged flame, ready to begin action on that big dinner.

And no time is lost watching the New Perfection flame. Once adjusted to the desired pitch, it stays put, and gives a steady, dependable fire.

The New Perfection wick, above all, is easy to keep clean and to change. And who wouldn't invest this small amount of care for the large returns it gives—a quick-lighting, steady, reliable, clean cooking flame.

New Perfection lights quickly The little lever at the bottom of the burner lifts the flame spreader away from the wick—makes it easy to touch match to the wick

The "Why" of the Long Blue Chimney

An eye to the comfort of the cook inspired that famous Long Blue Chimney of the New Perfection Stove.

It was found that this long chimney provided just the right space for all the kerosene oil to burn up clean, to be turned into intense cooking heat. Not a drop is wasted in the eye-smarting smoke and disagreeable odor of unburned oil.

And the strong draught in the Long Blue Chimney drives the clean, intense *heat full-force* against the cooking pan — drives the heat right *through* the pan and straight into the hardest-hearted potato.

You Can Tell a New Perfection Kitchen

Wherever the New Perfection is, there you will find a cool, attractive kitchen, a happy cook, excellent food. The secret is the New Perfection's *speedy, steady, clean cooking heat.*

The local dealer will gladly demonstrate the New Perfection. Or send to us for a copy of the New Perfection booklet.

Use ALADDIN Utensils, Too

Two of the popular Aladdin Cooking Utensils are pictured in use on this stove. Their many convenience features will appeal to you. Ask your dealer.

NEW PERFECTION
Oil Cook Stoves and Ovens

Made by THE CLEVELAND METAL PRODUCTS CO 7000 PLATT AVE. CLEVELAND, OHIO
Made in Canada by THE PERFECTION STOVE CO. LTD. TORONTO

HOUSEHOLD CMP PRODUCTS

Also makers of PERFECTION Oil Heaters and ALADDIN Cooking Utensils

Branches in Principal Cities

(Concluded from Page 102)

out of the car, her cheeks still flushed, the light still in her eyes. "Won't you have supper with us?" she invited.

Delighted, Billy followed the two women inside. Waiting in the drawing-room, he bethought himself of sales talk. Miss Minerva was the first to return.

"Well," said Billy, "I guess I've shown you the difference between Romulus and Remus, and a Requa. You see now what I mean when I say that when I sell you a car I sell you more than a piece of mechanism. I sell you the western half of this great state for your playground—the farthest and the highest hills, quaint little public squares where history was made, noble Greylock, Jacob's Ladder, round after round of verdant beauty. I sell you romance and revel."

"I'm pretty old," sighed Miss Minerva, "for romance and revel."

"Old! You wouldn't say that if you knew how young you look after your ride. Why, you look about twenty-five, and you can always look that way if you'll only jazz things up—get out and enjoy life. Here we are," he went on solemnly, "in the presence of all these splendid Bluebottles, dead and gone. Before them you can't be anything but honest with yourself—with me. You had a mighty good time to-day—now, didn't you?"

The firelight flickered on the portraits. The aged clock ticked youthfully.

"What I want," said Miss Minerva in a firm, clear voice, "is a car exactly like the one we rode in to-day!"

Billy Anderson's heart stopped beating.

"You can have that one," he said softly, so as not to break the spell. "It was never off the floor until this morning." He took an order blank from his pocket. "Sign here," he said.

When she had signed and written a check she handed both to Billy. He bowed in a manner that took in most of the people on the wall.

"Ladies and gentlemen," he said, "I thank you." Eloise entered. "I've sold your aunt that car," he announced. "And oh, by the way, Miss Bluebottle—there's one thing more. Eloise and I are going to be married."

They waited for the explosion.

"It's a good idea," said the surprising old woman. "I've thought so for some time. We New Englanders intermarry altogether too much. The families peter out. We need new enthusiasm, new life." She unlocked a drawer of her desk and took out a worn old box.

Opening it, she held it before the astonished Billy. "I've been saving them for Eloise's husband. My father's cigars—just as he left them when he passed on at the time of the Civil War."

Billy took one of the cigars gingerly in his fingers. It crumbled immediately into a dry, brown dust.

"War quality," he said softly. "They don't hold up."

More than a year later Miss Bluebottle was out riding in her limousine with her friend, Mrs. Eldridge.

"Yes," she said, "they've gone to California to live. I advised it. Billy was doing well in Boston, but he can get along even faster among his own people—and as for Eloise, the mild climate has made a new woman of her. I had a telegram yesterday. The baby weighed twelve pounds at birth—that is, when it arrived."

"Twelve pounds!" repeated the astonished Mrs. Eldridge.

"We don't grow them like that here, do we?" Miss Minerva tried to keep vulgar boasting from her tone. "You know, I've come to believe that California is a great state."

"But so different from Massachusetts," said her friend smugly.

"Well, a change does us all good. I've made up my mind to go out there this winter and visit them."

"Why, Minerva," protested Mrs. Eldridge, "it's a frightful trip! You'll be days in smelly, germy Pullmans."

"Nonsense!" Miss Bluebottle snapped. "I may be an old woman, but I'm down off the shelf, and down to stay. I agree with Billy—it's never too late to jazz things up."

"Jazz things up? Minerva Bluebottle, what in heaven's name does that mean?"

"I'll show you," said Miss Bluebottle. She leaned forward. "Carleton," she ordered, "give her the gas. Step on the exhilarator."

Carleton stepped on it.

THE BUDGET SYSTEM AND THE PERSONAL FACTOR

(Concluded from Page 28)

Almost without exception they were young men, loyal, energetic, doing their best, but untrained in that capacity to take the top view of things and to get things driven through which marks the real executive. How could it be otherwise? Congress had limited the salaries of these chiefs of divisions, for the most part, to five thousand dollars a year; and their tasks, or most of them, were of a kind for which the business world would return at least twenty-five thousand dollars a year. I recall distinctly that Henry P. Davison, who was a member of the commission, and myself wanted to describe this condition of affairs in more vigorous terms than it was dealt with in the report that was made, but the final expression was qualified because we were told that to state the need with brutal, unvarnished truth would offend both Congress and the labor element.

It is spineless drifting of this kind that keeps government inefficient.

A large part of the cure is—first, for the public to see and to understand the specific need; and, second, for members of Congress, thus stimulated, to permit higher salaries to be paid to bureau heads than they, members of Congress, are themselves paid—whether or not this hurts the pride of Congress. For the matter of that, by all means let Congressmen pay themselves more than they are now getting if by that method a grasp upon the fundamentals of business administration can become one with the legislative philosophy of the United States.

Again to illustrate what ability at the top can mean in effecting economies, I will cite the experience of Alex. Legge, general manager of the International Harvester Company, who served as vice chairman of the War Industries Board and chief of staff of Mr. Baruch in that remarkable board's work during the war. When Mr. Baruch, a Democrat, called Mr. Legge, a Republican, in from business life to organize the work of the Allied Purchasing Commission, Mr. Legge sought to find out how the British had managed their buying problem. A prominent Englishman familiar with the work said to him: "The British Ministry of Munitions has fourteen thousand employees, and you will have to handle a tremendously larger volume of business for the Allied Governments than the Ministry of Munitions is handling for England."

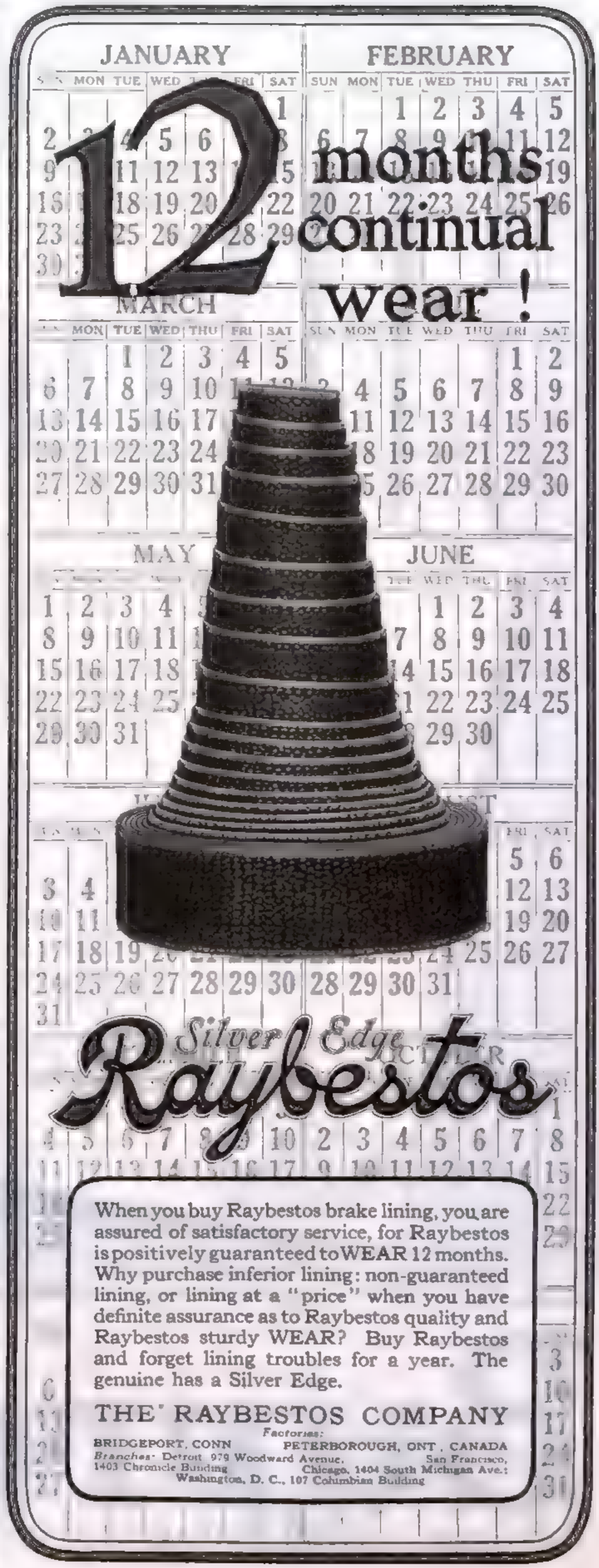
Mr. Legge responded, "Well, we may have the fourteen."

As a matter of fact he organized and directed that amazing flood of business—it came to about ten billion dollars—with but a few hundred employees. Of course that is an example of an American dollar-a-year man in action. But the services of the dollar-a-year man cannot be had in time of peace. The only alternative, therefore, is for the Government to pay salaries that will procure men who can in some reasonable measure achieve such results as those brought about by Mr. Baruch and his volunteer associates.

Thus there may be retained for the nation those finely trained, devoted officials who are now by the dozen leaving the public service at the call of wiser and more generous employers.

It is a singular paradox that although government is inherently impersonal, nowhere does the personal equation count for more

If the budget system is to come to its proper fruitage the people themselves must raise their standards of government and must demand that men be put in office who will loyally, unselfishly, and in season and out of season maintain those standards. Otherwise the budget system will be but a great gesture, and great gestures, no matter how fine their conception, are not enough if they do not point the way to practical and beneficent performance.


JANUARY
FEBRUARY
MARCH
MAY
JUNE
12 months continual wear!
Silver Edge
Raybestos
When you buy Raybestos brake lining, you are assured of satisfactory service, for Raybestos is positively guaranteed to WEAR 12 months. Why purchase inferior lining: non-guaranteed lining, or lining at a "price" when you have definite assurance as to Raybestos quality and Raybestos sturdy WEAR? Buy Raybestos and forget lining troubles for a year. The genuine has a Silver Edge.
THE RAYBESTOS COMPANY
Factories:
BRIDGEPORT, CONN
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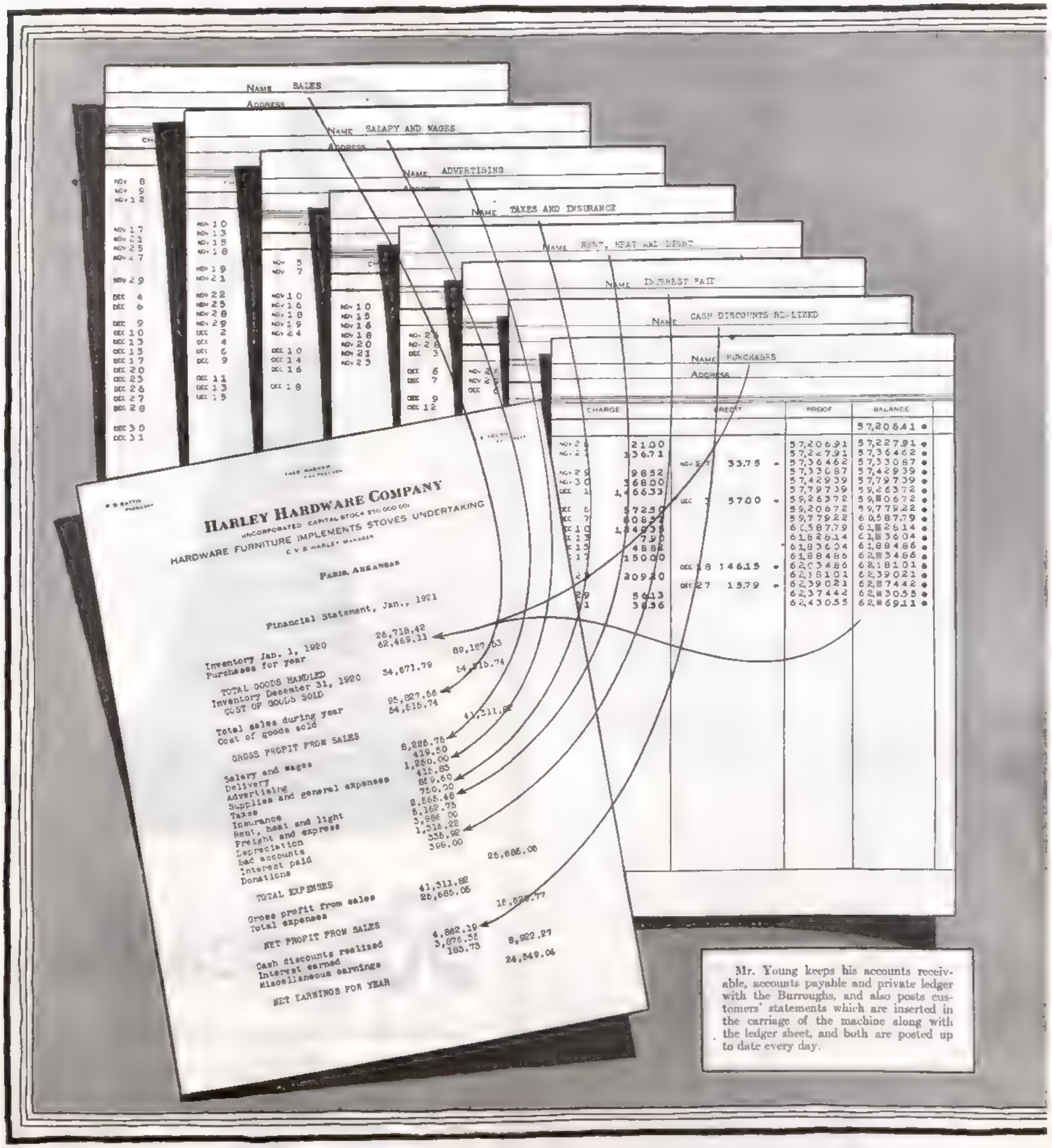
Branches: Detroit, 979 Woodward Avenue, San Francisco, 1403 Chronicle Building, Chicago, 1404 South Michigan Ave.; Washington, D. C., 107 Columbian Building



Mr. Young keeps his accounts receivable, accounts payable and private ledger with the Burroughs, and also posts customers' statements which are inserted in the carriage of the machine along with the ledger sheet, and both are posted up to date every day.

Burroughs

Adding — Bookkeeping — Calculating Machines

Your Income Tax-

Out in Paris, Arkansas, there is one retailer who is not losing any sleep over the income tax

He is Mr. E. E. Young, secretary and treasurer of the Harley Hardware Company. A busy man he must be because he does not employ a bookkeeper and though he works all day on the floor, he posts the books himself in the evening, but—

They have a Burroughs Bookkeeping Machine.

Mr. Young tells us that last year, when it came time to make up the Income Tax Return, a deputy internal revenue tax collector dropped into the store and took a look at the Burroughs-kept ledger.

"Why," the collector exclaimed, "you have everything you need to know right here in plain sight. All you need to do is copy off the figures!" And that's what Mr. Young did.

On the opposite page are shown the few plain forms that made immediately available all the information required for the Income Tax Return of the Harley Hardware Company.

With the aid of the Burroughs, Mr. Young keeps his accounts up to date all through the year, so when the tax return is due it is a simple matter to gather the figures from his clear, accurate records. The machine makes it easy to add purchases and sales, keep track of expenses, take the annual inventory and figure net profit.

Mr. Young is an enthusiastic advocate for the Burroughs-kept ledger and is strong in his recommendation of it.

Before the Burroughs was bought, he spent from six to eight hours a day on the books, working late into the night and Sunday as well. Now, with the aid of a Burroughs, all this work is finished in a short time each evening.

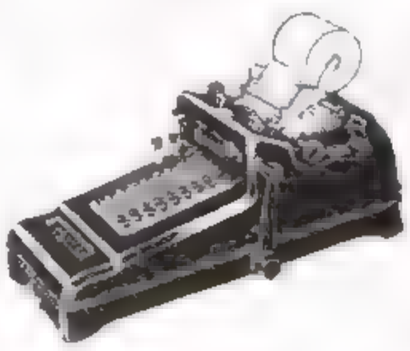
Mr. Young uses a bookkeeping machine which does its work automatically and this enables him to keep the details of his business transactions where he can see them at a glance.

This type of machine may not be the one you need in order to realize the benefits from mechanical figuring, but among the different Burroughs models there is certainly one to fit your requirements.

The A B C of Business

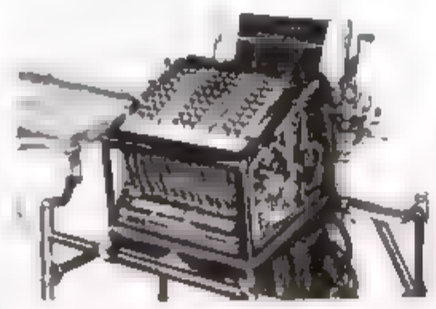
Adding, Bookkeeping and Calculating represent the three great groups of figuring operations that constitute the A B C of Business. To handle these operations the Burroughs Adding Machine Company manufacture three types of machines in a wide variety of styles and sizes among which may be found a machine that will fit the needs of any business, large or small.

Burroughs offices are located in over 200 cities in the United States and Canada. Get in touch with the nearest one, or write direct to the Home Office at Detroit, Michigan.



ADDING

Burroughs Adding and Listing Machines are built in different models of varying size to fit the needs of any kind of business, large or small.



BOOKKEEPING

Burroughs Bookkeeping Machines post ledgers and other important records with the automatic accuracy and speed of machine methods

CALCULATING

Burroughs Calculators add, multiply, subtract and divide without printing the figures—giving wanted results in the shortest possible time

Burroughs

Adding — Bookkeeping — Calculating Machines

EVERY night I "tumble in" in FAULTLESS, for long ago I realized that style-and-comfort sleep garments carry this label in the neckband—

"Faultless" SINCE 1881

The size woven in this label is your guarantee of proper fit in any one of the many styles of Faultless Pajamas and Night Shirts, in plain white or colored fabrics, warm Flannelette, white or colored art-weave Silk, Silk and Linen, Pongees, Madras, Jacquard Piqué or Crinkled Crêpe.

Faultless SINCE 1881
Pajamas and Night Shirts
"The NIGHTwear of a Nation!"

At 12,763 dealers
E. Rosenfeld & Company, Makers
Baltimore New York Chicago

TWO AND TWO

(Continued from Page 7)

"Acts as though it were a damn crap game," I heard Dykeman muttering to Sillsbee, who came back vacuously:

"Craps? They say our boys did shoot craps a good deal over there. Well—uh—they were risking their lives."

And that's as near as any of them came, I suppose, to understanding how a weariness of the little interweaving plans of tamed men had pushed Worth Gilbert into carelessly staking his birthright on a chance that might lend interest to life, a hazard big enough to breeze the staleness out of things for him.

We were leaving the bank, Gilbert and I ahead, Cummings right at my boy's shoulder, the others holding back to speak together—bitterly enough, if I'm any guesser—when Worth said suddenly, "You mentioned in there its being illegal for the bank to give up the pursuit of Clayte. Seems funny to me, but I suppose you know what you're talking about. Anyhow"—he was lighting another cigarette and he glanced sharply at Cummings across it—"anyhow, they won't waste their money hunting Clayte now, should you say? That's my job. That's where I get my cash back."

"Oh, that's where, is it?"

The lawyer's dry tone might have been regarded as humorous. We stood in the deep doorway, hunching coat collars, looking into the foggy street. Worth's interest in life seemed to be freshening moment by moment.

"Yes," he agreed briskly. "I'm going to keep you and Boyne busy for a while. You'll have to show me how to hustle the payment for those Shylocks, and Jerry's got to find the suitcase, so I can eat. But I'll help him."

Cummings stared at the boy.

"Gilbert," he said, "where are you going? Right now, I mean?"

"To Boyne's office."

We stepped out to the street, where the line of limousines waited for the old fellows inside, my own battleship-gray roadster, pretty well hammered, but still a mighty capable machine, far down at the end. As Worth moved with me toward it the lawyer walked at his elbow.

"Seat for me?" He glanced at the car. "I've a few words of one syllable to say to this young man—counsel that I ought to get in as early as possible."

I looked at little Pete dozing behind the wheel, and answered, "Take you all right if I could drive. But I sprained my thumb on a window lock looking over that room at the St. Dunstan."

"I'll drive." Worth had circled the car with surprising quickness for so large a man. I saw him on the other side, waiting for Pete to get out so he could get in. Curious the intimate understanding look he gave the monkey as he flipped a coin at him with "Buy something to burn, kid." Pete's idea of Worth Gilbert would be quite different from that of the directors in there. After all, human beings are only what we see them from our varying angles. Pete slid down, looking back to the last at the tall young fellow who was taking his place at the wheel. Cummings and I got in and we were off.

There in the machine, my new boss driving, Cummings sitting next him, I at the farther side, began the keen, cool probe after a truth which to me lay very evidently on the surface. Anyone, I would have said, might see with half an eye that Worth Gilbert had bought Clayte's suitcase so that he could get a thrill out of hunting for it. Cummings I knew had in charge all the boy's Pacific Coast holdings; and since his mother's death during the first year of the war these were large. Worth manifested toward them and the man who spoke to him of them the indifference, almost contempt, of an impatient young soul who had wagered his chance of his morning's coffee against some other fellow's month's pay, feeling that he was putting up double.

It seemed the sense of ownership was dulled in one who had seen magnificent properties masterless, or apparently belonging to some limp, blood-stained bundle of flesh that lay in one of the rooms. In vain Cummings urged the state of the market, repeating with more particularity and force what Whipple had said. The mines were tied up by strike; their stock, though good, was down to twenty cents on the dollar; to sell now would be madness.

Worth only repeated doggedly, "I've got to have the money—Monday morning—ten o'clock. I don't care what you sell—or hock. Get it."

"See here." The lawyer was puzzled, and therefore unprofessionally out of temper. "Even sacrificing your stuff in the most outrageous manner, I couldn't realize enough—not by ten o'clock Monday. You'll have to go to your father. You can catch the five-five for Santa Ysobel."

I could see Worth choke back a hot-tempered refusal of the suggestion. The funds he'd got to have, even if he went through some humiliation to get them.

"At that," he said slowly, "father wouldn't have any great amount of cash on hand. Say I went to him with the story, and took the cat-hauling he'd give me, should I be much better off?"

"Sure you would." Cummings leaned back. I saw he considered his point made. "Whipple would rather take their own bank stock than anything else. Your father has just acquired a big block of it. Act while there's time. Better go out there and see him now—at once."

"I'll think about it," Worth nodded. "You dig for me what you can, and never quit." And he applied himself to the demands of the downtown traffic.

"Well," Cummings said, "drop me at the next corner, please. I've got an engagement with a man here."

Worth swung in and stopped. Cummings left us.

As we began to worm a slow way toward my office, I suggested, "You'll come upstairs with me, and—er—sort of outline a policy? I ought to have any possible information you can give me, so's not to make any more wrong moves than we have to."

"Information?" he echoed.

And I hastened to amend, "I mean whatever notion you've got. Your theory, you know."

"Not a notion. Not a theory." He shook his head, eyes on the traffic cop. "That's your part."

I sat there somewhat flabbergasted. After all, I hadn't fully believed that the boy had absolutely nothing to go on, that he had bought purely at a whim, put up four hundred thousand dollars on my skill at running down a criminal. It sort of crumpled me up. I said so.

He laughed a little, ran up to the curb at the Phelan Building, cut out the engine, set the brake and turned to me with "Don't worry. I'm getting what I paid for—or what I'm going to pay for. And I've got to go right after the money. Suppose I meet you, say, at ten o'clock tonight?"

"Suits me."

"At Tait's. Reserve a table, will you, and we'll have supper."

"You're on," I said. "And plenty to do, myself, meantime."

I hopped out on my side. Worth sat in the roadster, not hurrying himself to follow up Cummings' suggestion—the big boy, noncommunicative, incurious, the question of fortune lost or won seeming not to trouble him at all.

I skirted the machine and came round to him, demanding, "With whom do you suppose Cummings' engagement was?"

"Don't know, Jerry, and don't care," looking down at me serenely. "Why should I?" He swung one long leg free and stopped idly, half in the car, half out.

"What if I told you Cummings' engagement was with our friend Dykeman—only Dykeman doesn't know it yet?"

Slowly he brought that dangling foot down to the pavement, followed it with the other, and faced me. Across the blackness of his features shot a joyous gleam; it spread, brightening till he was radiant.

"I get you!" he chortled. "Collusion! They think I'm standing in with Clayte! Oh, boy!"

He threw back his head and roared.

III

I LOOKED at my watch; quarter of ten; a little ahead of my appointment. I ordered an extension telephone brought to this corner table I had reserved at Tait's, and got in touch with my office; then with the knowledge that any new kink in the case would be reported immediately to me I relaxed to watch the early supper crowd arrive: Women in picture hats and with bare or half-bare shoulders with rich wraps slipping off them; hum of voices; the clatter of silver and china; waiters beginning to wake up and dart about settling new arrivals. And I wondered idly what sort of party would come to sit round one long table across from me, specially decorated with pale-tinted flowers.

There was a sense of warmth and comfort at my heart. I am a lonely man; the people I take to seem to have a way of passing on in the stream of life—or death—leaving me with a few well-thumbed volumes on a shelf in my room for consolation. Walt Whitman, Montaigne, The Bard, two or three other lesser poets—and you've the friends that have stayed by me for thirty years. And so, having met up with Worth Gilbert when he was a youngster, at the time his mother was living in San Francisco to get a residence for her divorce proceedings, having loved the boy and got, I am sure, some measure of affection in return, it seemed almost too much to ask of fate that he should come back into my days, plunge into such a proposition as this bank robbery, right at my elbow, as it were, and make himself my employer—my boss.

I was a subordinate in the agency in those old times when he and I used to chin about the business, and his idea—I always discussed it gravely and respectfully with him—was to grow up and go into partnership with me. Well, we were partners now.

Past ten, nearly five minutes. Where was he? What up to? Would he miss his appointment? No; I caught a glimpse of him at the door getting rid of hat and overcoat, pausing a moment with tall bent head to banter Rose, the little Chinese girl who usually drifted from table to table with cigars and cigarettes. Then he was coming down the room.

A man who takes his own path in life, and will walk it though hell bar the way, never explaining, never extenuating or excusing his course—something seems to emanate from such a chap that, in public places, draws all eyes after him, in a look between fear and desire. Sitting there in Tait's, my view of Worth cut off now by a waiter with a high-carried tray, again by people passing to the tables, for whom he halted, I had a good chance to see the turning of eyeballs that followed him, the furtive glances that snatched at him, or fondled him, or would have probed him; the admiration of the women, the envy of the men, curiously alike in that it was sometimes veiled and half wistful, sometimes very open. Drifters—you see so many of the sort in a restaurant—why wouldn't they hanker after the strength and ruthlessness of a man like Worth? And the poor prunes, how little they knew him! As my friend Walt would say, he wasn't out after any of the old smooth prizes they cared for. And win or lose he would still be a victor, for all he and his sort demand is freedom. So he came on to me.

I noticed, a little startled, as he slumped into his chair with a grunt of greeting, that his cheek was somehow gaunt and pale under the tan; the blue fire of his eyes only smoldered, and I pulled back his chair with "You look as if you hadn't had any dinner."

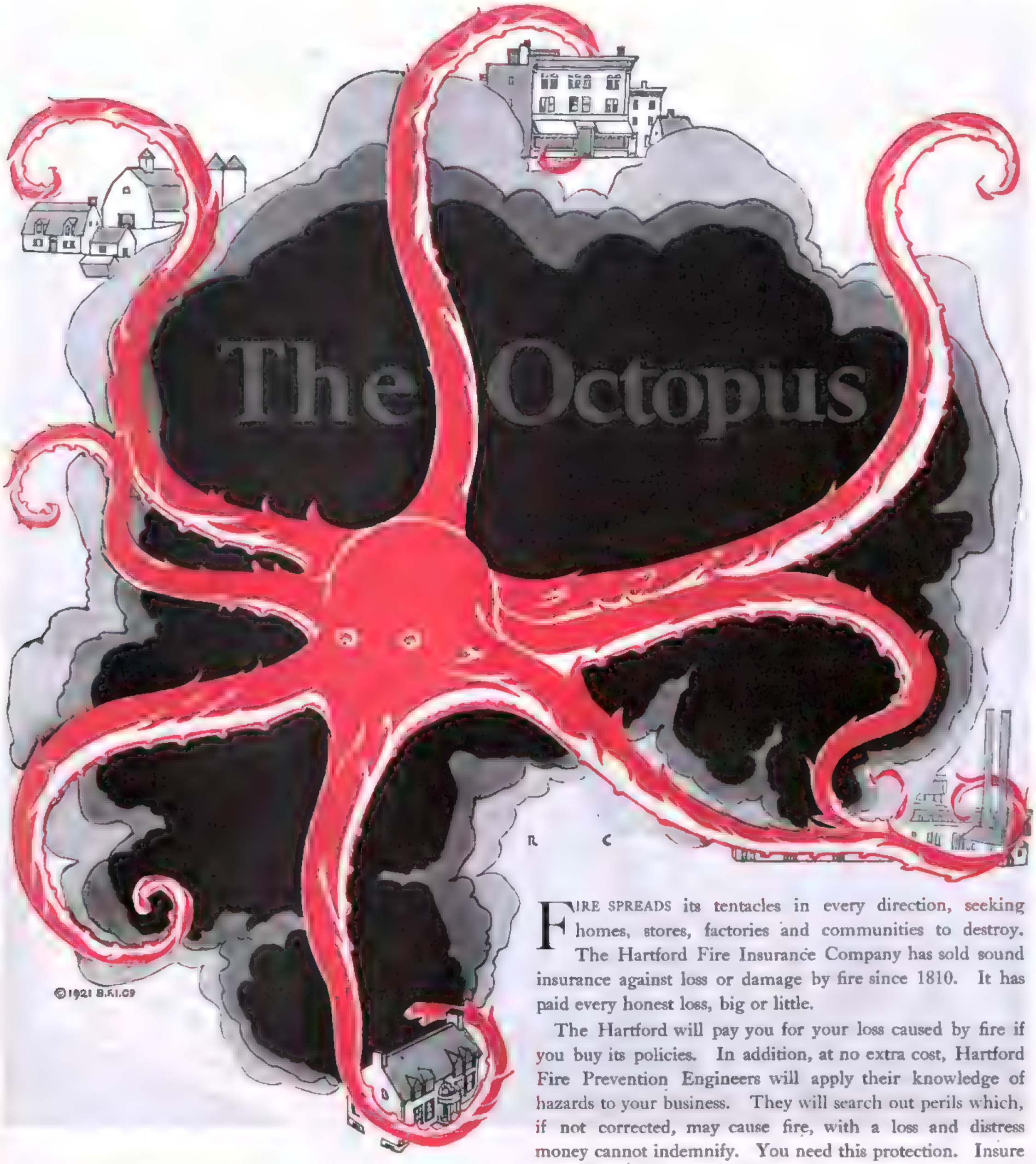
"I haven't." He gave a man-size order for food and turned back from it to listen to me. "I'll be nearer human when I get some grub under my belt."

My report of what had been done on the case since we separated was interrupted by the arrival of our orders, and Worth sailed into a thick juicy steak while I was still explaining details. The orchestra whanged and blared and jazzed away; the people at the other tables noticed us or busied themselves noisily with affairs of their own; Worth sat and enjoyed his meal with the air of a man feeding at a solitary country tavern. When he had finished—and he took his time about it—the worn, punished look was gone from his face.

His eye was bright, his tone nonchalant as he lighted a cigarette, remarking: "I've had one more good dinner. Food's a thing you can depend on; it doesn't rake up your entire past record from the time you came into this world, and tell you what a fool you've always been."

I turned that over in my mind. Did it mean that he'd seen his father and got a calling down? I wanted to know—and was afraid to ask. The fact is I was beginning to wake up to a good many things

(Continued on Page 111)



FIRE SPREADS its tentacles in every direction, seeking homes, stores, factories and communities to destroy. The Hartford Fire Insurance Company has sold sound insurance against loss or damage by fire since 1810. It has paid every honest loss, big or little.

The Hartford will pay you for your loss caused by fire if you buy its policies. In addition, at no extra cost, Hartford Fire Prevention Engineers will apply their knowledge of hazards to your business. They will search out perils which, if not corrected, may cause fire, with a loss and distress money cannot indemnify. You need this protection. Insure in the Hartford through the local agent or write to us.

Hartford Fire Insurance Co.

Hartford Conn.

The Hartford Fire Insurance Co. and The Hartford Accident and Indemnity Co. write practically every form of insurance except life.

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Snow-white! That's the high-sign of rice that has delicious flavor. Big, snow-white, flaky grains, that tumble freely apart when cooked — instead of caking soggily together. That's *Comet* Rice — cooked the Comet way. A dish that makes you change any notion that rice is a "commonplace" food.

Get a package — *the package with the diagonal red band.* Try this clean, whole-grained, *uncoated* (free from artificial "polish") *white* rice. Try the appetizing new recipes printed on the box, including the *right way to boil rice* — few cooks know it.

At all good grocers' — always in dust-proof sealed packages. Booklet of original, new-tasting Rice Recipes free — send for it.

Ever taste WHOLE rice? Try Comet *Natural Brown Rice*. Full of nutrition — recommended by physicians.

SEABOARD RICE MILLING COMPANY GALVESTON AND NEW YORK

(Continued from Page 108)

about my young boss. I was intensely interested in his reactions on people. So far, I'd seen him with strangers. I wished that I might have a chance to observe him among intimates. Old Richardson, who founded our agency—and would never knowingly have left me at the head of it, though he did take me in as partner, finally—used to say that the main trouble with me was I studied people instead of cases. Richardson held that all men are equal before the detective, and must be regarded only as queer-shaped pieces to be fitted together so as to make out a case. Richardson would have gone as coolly about easing the salt of the earth into the chink labeled Murder, or Embezzlement, as though neither had been human.

With me the personal equation always looms big, and of course he was quite right in saying that it's likely to get you all gummed up.

The telephone on the table before me rang. It was Roberts, my secretary, with the word that Foster had lifted the watch from Ocean View, the little town at the neck of the peninsula, where bay and ocean narrow the passageway to one thoroughfare, over which every machine must pass that goes by land from San Francisco. With two operatives he had been on guard there since three o'clock of the afternoon, holding up blond men in cars, asking questions, taking notes and numbers. Now he reported it was a useless waste of time.

"Order him in," I instructed Roberts.

A far too fat entertainer out on the floor was writhing in the pangs of a Hawaiian dance. It took the attention of the crowd.

I watched the face of my companion a moment, then: "Worth," I said a bit nervously – after all, I nearly had to know— "is your father going to come through?"

"Eh?" He looked at me, startled, then put it aside negligently. "Oh, the money? No. I'll leave that up to Cummings." A brief pause. "We'll get a wiggle on us and dig up the suitcase." He lifted his tumbler, stared at it, then unseeingly out across the room, and his lip twitched in a half smile. "I'm sure glad I bought it."

Looking at him I had no reason to doubt his word. His enjoyment of the situation seemed to grow with every detail I brought up.

It was near eleven when the party came in to take the long flower-trimmed table. Worth's back was to the room; I saw them over his shoulder—in the lead a tall blonde, very smartly dressed, but not in evening clothes; in severe, exclusive street wear. The man with her, good-looking, almost her own type, had that possessive air which seems somehow unmistakable—and there was that about the half dozen companions after them, as they settled themselves in a great flurry of scraping chairs, which made me murmur with a grin. "Bet that's a wedding party."

Worth gave them one quick glance, then came round to me with a smile.

"You win. Married at Santa Ysobel this afternoon. Local society event. Whole place standing on its hind legs, taking notice."

So he had been down to the little town to see his father, after all. And he wasn't going to talk about it. Oh, well.

"Friends of yours?" I asked perfunctorily, and he gave me a queer look out of the corners of those wicked eyes, repeating in an enjoying drawl, "Friends? Oh, hardly that. The girl I was to have married, and Bronson Vandeman—the man she has married."

I had wanted to get a more intimate line on the kid; it seemed that here was a chance with a vengeance!

"The rest of the bunch?" I suggested. He took a leisurely survey, and gave them three words: "Family and accomplices."

"Santa Ysobel people, too, then. Folks you know well?"

"Used to."

"The lady changed her mind while you were across?" I risked the query.

"While I was shedding my blood for my country." He nodded. "Gave me the butt while the Huns were using the bayonet on me."

In the careless jeer, as much at himself as at her, was no hint what his present feeling might be toward the fashion-plate young female across there. With some fellows in such a situation I should have looked for a disposition to duck the encounter; let his old sweetheart's wedding party leave without seeing him. With others I should have discounted a dramatic moment when he would court the meeting. It was impossible to suppose either thing of Worth Gilbert; plain that he simply sat there because he sat there, and would make no move toward the other table unless something in that direction interested him—pleasantly or unpleasantly—which at present nothing seemed to do.

So we smoked—Worth indifferent, I giving all the attention to the people over there: Bride and groom; a couple of fair-haired girls so like the bride that I guessed them to be sisters; a freckled, impudent-looking little flapper I wasn't so sure of; two older men and an older woman. Then a shifting of figures gave me sight of a face that I hadn't seen before, and I drew in my breath with a whistle.

"Whew! Who's the dark girl? She's a beauty!"

"Dark girl?" Worth had interest enough to lean into the place where I got my view; after he did so he remained to stare.

I sat and grinned while he muttered, "Can't be! I believe it is!"

Something to make him sit up and take notice now. I didn't wonder at his fixed study of the young creature. Not so dressed up as the others—I think she wore what ladies call an evening blouse with a street suit; a brunette, but of a tinting so delicate that she fairly sparkled, she took the shine off those blond girls. Her small, beautifully formed, uncovered head had the living jet of the crow's wing; her great eyes, long-lashed and sumptuously set, showed ebon irises almost obliterating the white. Dark, shining, she was a night with stars, that girl.

"Funny thing," Worth spoke, moving his head to keep in line with that face. "How could she grow up to be like this—a child that wasn't allowed any childhood? Lord, she never even had a doll!"

"Some doll herself now," I smiled.

"Yeh," he assented absently; "she's good looking—but where did she learn to dress like that—and play the game?"

"Where they all learn it." I enjoyed very much seeing him interested. "From her mother, and her sisters, or the other girls."

"Not." He was positive. "Her mother died when she was a baby. Her father wouldn't let her be with other children—treated her like one of the instruments in his laboratory; trained her in her high chair; problems in concentration dumped down into its tray, punishment if she made a failure. God knows what possible reward if she succeeded; maybe no more than her bowl of bread and milk. That's the kind of a deal she got when she was a kid. And will you look at her now!"

If he kept up his open staring at the girl it would be only a matter of time when the wedding party discovered him. I leaned back in my chair to watch, while Worth, full of his subject, spilled over in words.

"Never played with anybody in her life—but me," he said unexpectedly. "They lived next house but one to us; the professor had the rest of the Santa Ysobel youngsters terrorized, backed off the boards; but I wasn't a steady resident of the burg. I came and went; and when I came it was playtime for the little girl."

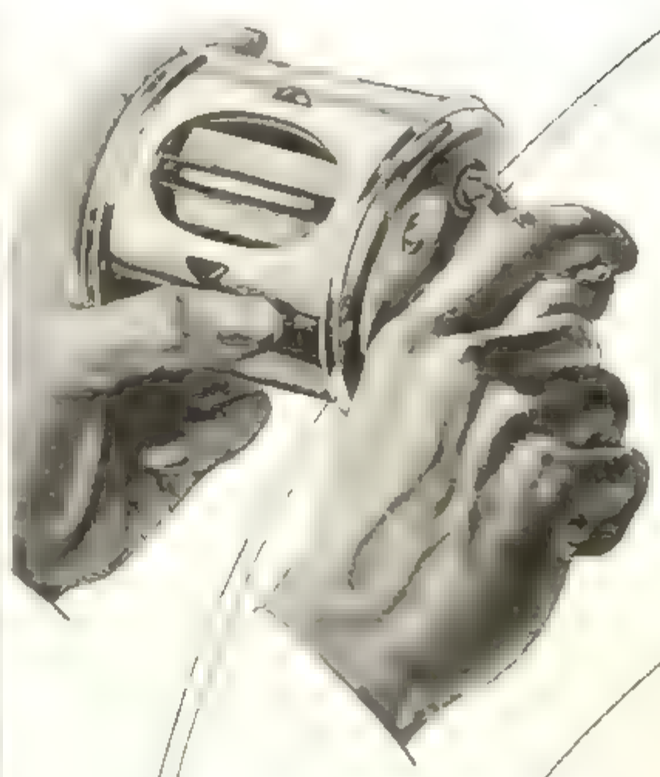
"What was her father? Crank on education?"

"Psychology," Worth said briefly. "International reputation. But he ought to have been hung for the way he brought Bobs up. Listen to this, Jerry. I got off the train one time at Santa Ysobel—can't remember just when, but the kid over there was all shanks and eyes—'bout ten or eleven, I'd say. Her father had her down at the station doing a stunt for a bunch of professors. That was his notion of a nice normal development for a small child. There she sat poked up cross-legged on a baggage truck. He'd trained her to sit in that self-balanced position so she could make her mind blank without going to sleep. A freight train was hitting a twenty-mile clip past the station, and she was adding the numbers on the sides of the box cars, in her mind. It kept those professors on the jump to get the figures down in their notebooks, but she told them the total as the caboose was passing."

"Some stunt," I agreed. "Freight-car numbers run up into the ten thousands." Worth didn't hear me; he was still deep in the past.

"Poor little white-faced kid," he muttered. "I dumped my valises, horned into that bunch, picked her off the truck and

(Continued on Page 114)



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1249—Auld Lang Syne
660—Baby Days
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117—Because
1075—Bells of St. Mary's, The
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406—Break the News to Mother
529—Can't You Hear Me Callin Caroline
246—Carry Me Back to Old Virginny
1216—Darling Nellie Gray
1255—Deep River
379—Dearie
134—Die Lorelei
202—Dixie Land
416—Doan You Cry Ma Honey
1224—Down the Trail to Home Sweet Home
107—Dream, A
126—Forgotten
366—For You
575—Garden of Roses, The
486—Garden of Your Heart, The
409—Good-bye
1134—Good Old Favorites
1250—Gypsy Love Song
1019—Happy Hours
851—Home Sweet Home
1510—I Love to Tell the Story
414—I Love You in the Same Old Way (Sue Dear
109—I Love You Truly
592—Inno di Garibaldi (Italian National Hymn)
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550—Just Before the Battle, Mother
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269—Last Rose of Summer, The
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643—Lonesome That's All
1234—Lover's Lane
127—Love, Here is My Heart
125—Love's Old Sweet Song
118—Macushla
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1251—Massa's in the Cold, Cold Ground
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337—Mighty Lak a Rose
383—Minstrel Boy, The
1268—Monastery Bells
1269—Mother of Pearl
528—Mother Machree
206—My Old Kentucky Home
692—My Sweetheart of Days Gone By
204—My Wild Irish Rose
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1215—Old Black Joe
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1252—Old Folks at Home
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115—Perfect Day, A
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581—Roses
238—Share, I Love Those Irish Tunes Since I've Grown Old
119—Silver Threads Among the Gold
417—Sing Me to Sleep
122—Sleepy Time
251—Smiles
931—Smilin' Through
113—Somewhere a Voice is Calling
182—Star Spangled Banner
283—Stay in Your Own Back Yard
108—Sunshine of Your Smile, The
751—Sweet Adeline
1253—Sweet and Low
524—That Old-fashioned Mother of Mine
378—There's a Green Hill Out in Flanders
296—There's a Long, Long Trail
678—There's a Time in Each Day

Continued on Next Page

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526—Until
389—Vacant Chair, The
670—Waters of Venice
284—Wearin' of the Green
549—We're Tenting Tonight
1254—When Irish Eyes are Smiling
1058—When He Gave Me You (Mother Mine)
105—When the Day is Done
247—When You and I Were Young, Maggie
330—When You Were Sweet Sixteen
203—Where the River Shannon Flows
432—Wonderful Thing, A
223—1. Yankee Doodle. 2 When Johnnie Comes Marching Home
858—Yearning
851—Your Eyes Have Told Me So

Blue Bird Sacred Songs

121—Abide With Me
608—1. Adeste Fideles. 2. Holy, Holy, Holy. 3. Come Thou Almighty King
591—At the Foot of the Cross
654—Beautiful Isle of Somewhere
487—Brighten the Corner Where You Are
1515—Bringing in the Sheaves
1086—Calvary
124—Christmas Song (Cantique de Noel)
1087—Christ in Flander
963—Church in the Wildwood, The
1084—Crucifix
900—Face to Face
1085—For All Eternity
1516—Hark! The Herald Angels Sing
1504—He Knows, He Cares, He Loves
1511—He Leadeth Me
699—Holy City, The
1503—I Am Coming to the Cross
1530—I Come to Thee
490—I Am Praying for You
1508—I Know That My Redeemer Lives
488—If Your Heart Keeps Right
1512—I Need Thee Every Hour
1517—It Came Upon the Midnight Clear
1513—Jesus, Lover of My Soul
1501—Jesus Only
345—Just Let Me Hope
123—Lead Kindly Light
590—Less Than the Dust
1514—Let the Sunshine In
120—Nearer My God to Thee
1518—Ninety and Nine, The
138—O, Christmas Tree
1519—O, Little Town of Bethlehem
1521—One Sweetly Solemn Thought
1505—Onward, Christian Soldiers
1520—O, That Will be Glory
1507—Over Jordan
677—Palms, The
1522—Safe in the Arms of Jesus
1523—Saved by Grace
1500—Since Jesus Came Into My Heart
1506—Stand Up, Stand Up for Jesus
1531—Star of Peace
1524—Sweet By and By
1526—Take the Name of Jesus With You
1256—Swing Low, Sweet Chariot
214—Teach Me to Pray
1525—Tell Me the Old, Old Story
1527—Throw Out the Life Line
607—Till I'm Called by the Master Above
1502—Where is My Wandering Boy To-night
961—Whispering Hope
1509—Whiter Than Snow
1528—Will There be Any Stars?

Blue Bird Waltzes

496—Blue Bird
863—Broken Blossoms
585—Carissima
596—Carmena
1152—China Moon
344—Dreamy Hawaiian Moon
656—Dreamy Nights
1006—Drowsy Baby
856—Hawaiian Night
1037—If You Could Care
1079—I Love You Dear
511—Little Birch Canoe, A (And You)
954—On Miami Shore
871—Southern Nights
638—You're as Sweet as the Flowers You Love

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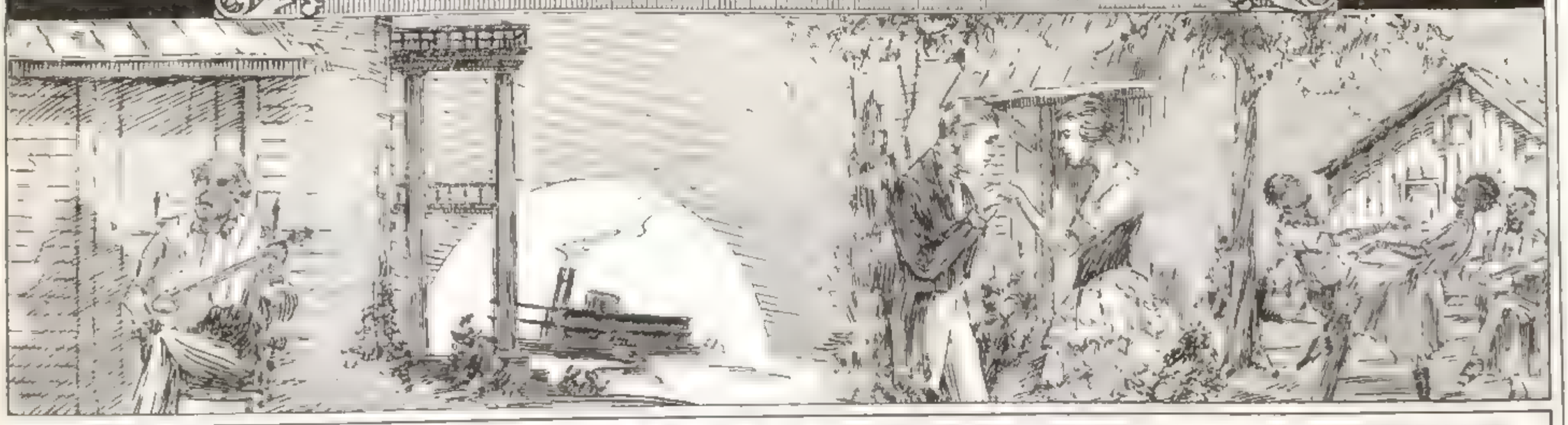

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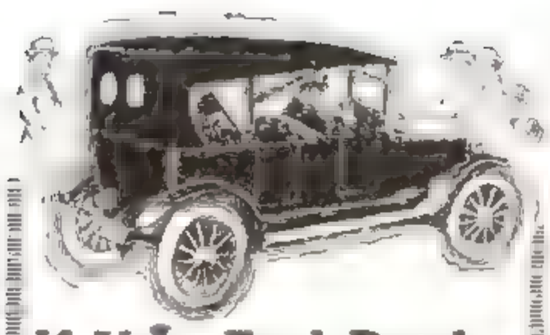

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(Continued from Page 111)

carried her away on my shoulder, while the professor yelled at me, and the other ginks were tabbing up their additions. And I damned every one of them, to hell and through it."

"You must have been a popular youth in your home town," I suggested.

"I was," he grinned. "My reason for telling you that story, though, is that I've got an idea about the girl over there—if she hasn't changed too much. I think maybe we might ——"

He stood up calmly to study her, and his tall figure instantly drew the attention of everybody in the room. Over at the long table it was the sharp roving eye of the snub-nosed flapper that spied him first. I saw her give the alarm and begin pushing back her chair to bolt right across and nab him. The sister sitting next stopped her. Judging from the glimpses I had as the party spoke together and leaned to look, it was quite a sensation. But apparently by common consent they left whatever move was to be made to the bride; and to my surprise this move was most unconventional. She got up with an abrupt gesture and started over to our table—alone. This, for a girl of her sort, was going some. I glanced doubtfully at Worth. He shrugged a little.

"Might as well have it over. Her family lives on one side of us, and Brons Vandeman on the other."

And then the bride was with us. She didn't overdo the thing—much; only held out her hand with a slightly pleading air as though half afraid it would be refused. And it was a curious thing to see that pretty, delicate-featured, schooled face of hers naively drawn in lines of emotion—like a bisque doll registering grief.

Gilbert took the hand, shook it, and looked round with the evident intention of presenting me. I saw by the way the lady gave me her shoulder, pushing in, speaking low, that she didn't want anything of the sort, and quietly dropped back. I barely got a side view of Worth's face, but plainly his calmness was a disappointment to her.

"After these years!" I caught the fringes of what she was saying. "It seems like a dream. To-night—of all times! But you will come over to our table—for a minute anyhow? They're just going to—to drink our health. Oh, Worth!" That last in a sort of impassioned whisper.

And all he answered was, "If I might bring Mr. Boyne with me, Mrs. Vandeman." At her protesting expression he finished, "Or do I call you Ina still?"

She gave him a second look of reproach, acknowledging my introduction in that way some women have which assures you they don't intend to know you in the least the next time. We crossed to the table and met the others.

If anybody had asked my opinion I should have said it was a mistake to go. Our advent in that party—or, rather, Worth Gilbert's advent—was bound to throw the affair into a sort of consternation. No mistake about that. The bridegroom, at the head of the table, seemed the only one able to keep a grip on the situation. He welcomed Worth as though he wanted him, took hold of me with a glad hand, and presented me in such rapid succession to everybody there that I was dizzy. And through it all I had an eye for Worth as he met and disposed of the effusive welcome of the younger Thornhill girls. Either of the twins, as I found them to be, would, I judged, have been more than willing to fill out Sister Ina's unexpired term, and the little snub-nosed one, also a sister, it seemed, plainly adored him as a hero, sexlessly, as they sometimes can at that age.

While yet he shook hands with the girls and swapped short replies for long questions, I became conscious of something odd in the air. Plain enough sailing with the young ladies; all the noise with them echoed the bride's "After all these years!" They clattered about whether he looked like his last photograph, and how perfectly delightful it was going to be to have him back in Santa Ysobel again.

But when it came to the chaperon, a Mrs. Bowman, things were different. No longer young, though still beautiful in what I might call a sort of wasted fashion, with slim wrists and fragile fingers and a splendid mass of rich, auburn hair, I had been startled, even looking across from our table, by the extreme nervous tension of her face. She looked a neurasthenic; but that was not all; surely her nerves were almost from under control as she sat there, her rich cloak dropped back over her chair, the corners caught up again and fumbled in a twisting, restless hold.

Now, when Worth stood before her appealing eyes, she reached up and clutched his hand in both of hers, staring at him through quick tears, saying something in a low, choking tone, something that I couldn't for the life of me make into the greeting you give even a beloved youngster you haven't seen for several years.

At the moment I was myself being presented to the lady's husband, a typical top-grade, small-town medical man, with a fine bedside manner. His nice, smooth white hands, with which I had watched him feeling the pulse of his supper as though it had been a wealthy patient, released mine; those cold eyes of his, that hid a lot of meaning under heavy lids, came round on his wife. His "Laura, control yourself! Where do you think you are?" was like a lash.

It worked perfectly. Of course she would be his patient as well as his wife. Yet I hated the man for it. To me it seemed like the cut of the whip that punishes a sensitive, overexcited Irish setter for a fault in the hunting field. Mrs. Bowman quivered, pulled herself together and sat down, but her gaze followed the boy.

She sat there, stilled but not quieted, under her husband's eye, and watched Worth's meeting with the other man, whom I heard the boy call Jim Edwards, and with whom he shook hands, but who met him, as Mrs. Bowman had, as though there had been something recent between them; not like people bridging a long gap of absence.

And this man, tall, thin, the power in his features contradicted by a pair of soft dark eyes, deep-set, looking out at you in an expression of bafflement, defeat—why did he face Worth with the stare of one drenched, drowned in woe? It wasn't his wedding. He hadn't done Worth any dirt in the matter.

And I was wedged in beside the beautiful dark girl, without having been presented to her, without even having had the luck to hear what name Worth used when he spoke to her. At last the flurry of our coming settled down—though I still felt that we were stuck like a sliver into the wedding party, that the whole thing ached from us—and Doctor Bowman proposed the health of the happy couple, his bedside manner going over pretty well, as he informed Vandeman and the rest of us that the bridegroom was a social leader in Santa Ysobel, and that the hope of its best people was to place him and his bride at the head of things there, leading off with the annual Blossom Festival, due in about a fortnight.

Vandeman responded for himself and his bride appropriately, with what I'd call a sort of acceptable fabricated geniality. You could see he was the kind that takes such things seriously, one who would go to work to make a success of any social doings he got into, would give what his set called good parties; and he spoke feelingly of the Blossom Festival, which was the great annual event of a little town. If by putting his shoulder to the wheel he could boost that affair into nation-wide fame and place a garland of rich bloom upon the brow of his fair city he was willing to take off his neatly tailored coat, roll up his immaculate shirt sleeves and go to it.

There was no time for speech making. The girls wanted to dance; bride and groom were taking the one-o'clock train for the south and Coronado. The orchestra swung into I'll Say She Does.

"Just time for one."

Vandeman guided his bride neatly out between the chairs, and they moved away. I turned from watching them, to find Worth asking Mrs. Bowman to dance.

"Oh, Worth, dearest! I ought to let one of the girls have you, but ——"

She looked helplessly up at him; he smiled down into her tense, suffering face, and paid no attention to her objections. As soon as he carried her off Jim Edwards glumly took out that one of the twins I had at first supposed to be the elder; the remaining Thornhill girls moved on Doctor Bowman and began nagging him to hunt partners for them.

"Drag something up here," prompted the freckled tomboy, "or I'll make you dance with me yourself." She grabbed a coat lapel and started away with him.

I turned and laughed into the laughing face of the dark girl. I had no idea of her name, yet a haunting resemblance, a something somehow familiar, came across to me, which I thought for a moment was only the sweet approachableness of her young femininity.

Bowman had found and collared a partner for Ernestine Thornhill, but that was as far as he went. The little one forbore her threat of making him dance with her, came back to her chair and tucked herself in, snuggling up to the girl beside me, getting hold of a hand and looking at me across it. She rejoiced, it seemed, in the nickname of Skeet, for by that the other now spoke to her whisperingly, saying it was too bad about the dance.

"That's nothing," Skeet answered promptly. "I'd a lot rather sit here and talk to you—and your gentleman friend"—with a large wink for me—"if you don't mind."

At the humorous intimate glance which again passed between me and the dark girl, sudden remembrance came to me, and I ejaculated, "I know you now!"

"Only now?"—smiling.

"You've changed a good deal in seven years," I defended myself.

"And you so very little"—she was still smiling—"that I had almost a mind to come and shake hands with you when Ina went to speak to Worth."

I remembered then that it was Worth's recognition of her which had brought him to his feet. I told her of it, and the glowing, vivid face was suddenly all rosy.

Skeet regarded the manifestation askance, asking jealously, "When did you see Worth last, Barbie? You weren't still living in Santa Ysobel when he left, were you?"

I sat thinking while the girlish voices talked on. Barbie—the nickname for Barbara. Barbara Wallace; the name jumped at me from a poster; that's where I first saw it. It linked itself up with what Worth had said over there about the forlorn childhood of this beguiling young charmer. Why hadn't I remembered then? I, too, had my recollections of Barbara Wallace. About seven years before, I had first seen her, a slim, dark little thing of twelve or fourteen, very badly dressed in slinky, too-long skirts that whipped round preposterously thin ankles, blue-black hair dragged away from a forehead almost too fine, made into a bundle of some fashion that belonged neither to childhood nor womanhood, her little pointed face redeemed by a pair of big black eyes with a wonderful inner light, the eyes of this girl glowing here at my left hand.

(Continued on Page 117)

His *the Skill* no Lesser Artisan could *Copy*

SO proud was a seventeenth century guildsman of his fame as a watchmaker that, when shown a watch upon which his name fraudulently appeared, he snatched it up, battered it to bits with a hammer and presented another watch to the erstwhile owner, exclaiming:

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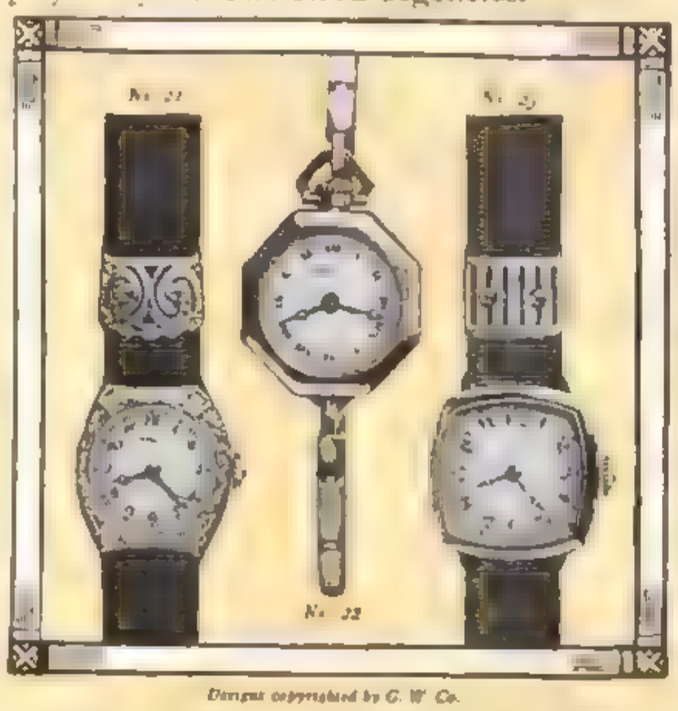

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CYCLE TRADES OF AMERICA, INC., *35 Warren Street, New York City, U. S. A.*

(Continued from Page 114)

The father Worth spoke of brusquely as The Professor was Elman Wallace, to whom all students of advanced psychology are heavily indebted. The year I heard him, and saw the girl, his course of lectures at Stanford University was making quite a stir. I had been one of a bunch of criminologists, detectives and police chiefs who, during a state convention, were given a demonstration of the little girl's powers, closing with a sort of rapid pantomime in which I was asked to take part. A half dozen of us from the audience planned exactly what we were to do. I rushed into the room through one door, holding my straw hat in my left hand, and wiping my brow with a handkerchief with the right. From an opposite door came two men; one of them fired at me twice with a revolver held in his left hand. I fell, and the second man—the one who wasn't armed—ran to me as I staggered, grabbed my hat, and the two of them went out the door I had entered, while I stumbled through the one by which they had come. It lasted, all told, not half a minute, the idea being for those who looked on to write down what had happened.

Those trained criminologists, supposed to have eyes in their heads, didn't see half that really took place, and saw a plenty that did not. Most of 'em would have hung the man who snatched my hat. Only one, I remember, noticed that I was shot by a left-handed man. Then the little girl told us what really had occurred, every detail, just as though she had planned it instead of being merely an observer.

"Pardon me," I broke in on the girls. "Miss Wallace, you don't mean to say that you really know me again after seeing me once, seven years ago, in a group of other men at a public performance?"

"Why shouldn't I? You saw me then. You knew me again."

"But you were doing wonderful things. We remember what strikes us as that did me."

She looked at me with a little fading of the glow her face seemed always to hold.

"Most memories are like that," she agreed listlessly. "Mine isn't. It works like a cinema camera; I've only to turn the crank the other way to be looking at any past record."

"But can you ——" I was beginning when Skeet stopped me, leaning round her companion, bristling at me like a snub-nosed terrier.

"If you want to make a hit with Barbie cut out the reminiscences. She does loathe being reminded that she was once an infant phenom."

I glanced at my dark-eyed girl; she bent her head affirmatively. She wouldn't have been capable of Skeet's rudeness, but plainly Skeet had not overstated her real feeling. I had barely begun an apology when the dancers rushed back to the table with the information that there was no more than time to make the Los Angeles train; there was an instant grasping of wraps, hasty good-bys, and the party began breaking up with a bang. Worth went out to the sidewalk with them; I sat tight, waiting for him to return; and, to my surprise, when he finally did appear, Barbara Wallace was with him.

IV

"DON'T look so scared!" she said smilingly to me. "I'm only on your hands a few minutes; a package left to be called for."

I had watched them coming back to me at our old table, with its extension telephone, the girl with eyes for no one but Worth, who helped her out of her wrap now with a preoccupied air and "Shed the coat, Bobs," adding as he seated her beside him: "The luck of luck that I chanced on you here this evening."

That brought the color into her face; the delicate rose shifted under her translucent skin almost with the effect of light, until that lustrous midnight beauty of hers was as richly glowing as one of those marvelous dark opals of the antipodes.

"Yes," she said softly, with a smile that set two dimples deep in the pink of her cheeks, "wasn't it strange our meeting this way?" But Worth's eyes were not on her. He'd signaled a waiter, ordered a pot of black coffee, and was watching its approach. "I didn't go down to the wedding, but Ina herself invited me to come here to-night. I had half a mind not to; then at the last minute I decided I would—and I met you!"

Worth nodded, sat there humped in a brown study while the waiter poured our coffee. The minute the man left us alone he turned to her with "I've got a stunt for you."

"A—a stunt?"

The light failed abruptly in her face; her mouth with its soft firm molding, its vivid floral red, like the lips of a child, went down a bit at the clean-cut corners. A small hand groped at the trimming of her blouse; it was almost as if she laid it over a wounded heart.

"Yes," he nodded. "Jerry's got something in his pocket that'll be pie for you."

She turned to me a look between angry and piteous—the resentment she would not vent on him.

"Is—is Mr. Boyne interested in stunts—such as I used to do?"

"Sure," Worth agreed. "We both are. We ——"

"Oh, that was why you wanted me to come back with you?"

She had got hold of herself now. She was more poised, but still resentful.

"Bobs," he cut straight across her mood to what he wanted, "Jerry Boyne is going to read you something it took about steen blind people to see—and you'll give us the answer."

I didn't share his confidence, but I rather admired it as he finished, poising the tongs: "One lump or two?"

Of course I knew what he meant. My hand was already fumbling in my pocket for the description of Clayte. The girl looked as though she wasn't going to answer him; she even moved to shove back her chair. Worth's only recognition of her attitude was to put out a hand quietly, touch her arm, not once looking at her, and say in a lowered tone, "Steady, Bobs." And then: "Did you say one lump or two?"

"None." Her voice was scarcely audible, but I saw she was going to stay; that Worth was to have his way, to get from her the opinion he wanted—whatever that might amount to.

And I passed the paper to him, suggesting, "Let her read it. This is too public a place to be declaiming a thing of the sort."

She hesitated a minute, then gave it such a mere flirt of a glance that I hardly thought she'd seen what it was, before she raised inquiring eyes to mine and asked coldly:

"Why shouldn't that be read—shouted every ten minutes by the traffic officer at Market and Kearney? They'd only think he was paging every other man in the Palace Hotel."

I leaned back and chuckled. After a bare glimpse this sharp-witted girl had hit on exactly what I'd thought of the Clayte description.

"Is that all? May I go now, Worth?" she said, still with that dashed, disappointed look from one of us to the other. "If you'll just put me on a Haight Street car—I won't wait for ——"

And now she made a definite movement to rise; but again Worth held her by the mere touch of his fingers on her sleeve.

"Wait, Bobs," he said. "There's more."

"More?" Her eyes on Worth's face talked louder than her tongue, but that also gained fluency as he looked back at her and nodded. "Stunts!" she repeated his word bitterly. "I didn't expect you to come back asking me to do stunts. I hated it all so—working out things like a calculating machine." Her voice sank to a vehement undertone. "Nobody thinking of me as human, with human feelings! I have never—done—one stunt—since my father died."

She didn't weaken. She sat there and looked Worth squarely in the eye, yet there was a kind of big gentleness in her refusal, a freedom from petty resentment that had in it not so much a girl's hurt vanity as the outspoken complaint of a really grieved heart.

"But, Bobs"—Worth smiled at her trouble, about the same careless, good-natured smile he had given little Pete when he flipped him the quarter—"suppose you could possibly save me a hundred thousand dollars a minute."

"Then it's not just a stunt?" She settled slowly back in her chair.

"Certainly not," I said. "This is business—with me, anyhow. Miss Wallace, why do you think a description like that could be shouted on the street without anyone being the wiser?"

"Was it supposed to be a description?" she asked, raising her brows a bit.

"The best we could get from sixteen or eighteen people, most of whom have known the man a long time; some of them for eight years."

"And no one—not one of all these persons could differentiate him?"

"I've done my best at questioning them."

She gave me one straight level look, and I wondered a little at the way those velvety black eyes could saw into a fellow. But she put no query, and I had the cheap satisfaction of knowing that she was convinced I'd overlooked no details in the quiz that went to make up that description. Then she turned to Worth.

"You said I might save you a lot of money. Has the man you're trying here to describe anything to do with money—in large amounts—financial affairs of importance?"

Again the little girl had unconsciously scored with me. To imagine a rabbit like Clayte, alone, swinging such an enormous job, was ridiculous. From the first, my mind had been reaching after the others—the big-brained criminals, the planners whose instrument he was.

She evidently saw this, but Worth answered her: "He's quite a financier, Bobs. He walked off with half a million cash to-day."

"From you?"—with a quick breath.

"I'm the main loser if he gets away with it."

"Tell me about it."

And Worth gave her a concise account of the theft and his own share in the affair. She listened eagerly now, those innocent great eyes growing big with the interest of it. With her there was no blind stumbling over Worth's motive in buying a suitcase, sight unseen. I had guessed, but she understood completely and unquestioningly.

When he had finished she said solemnly, "You know, don't you, that, if you've got your facts right—if these things you've told me are square, even cubes of fact—they prove Clayte among the wonderful men of the world?"

Worth's big brown paw went out and covered her little hand that lay on the table's edge.

"Now we're getting somewhere!" he encouraged her.

As for me, I merely snorted: "Wonderful man, me eye! He's got a wonderful gang behind him!"

"Oh, you should have told me that you know there is a gang, Mr. Boyne," she said simply. "Of course, then, the result is different."

"Well," I hedged, "there's a gang all right. But suppose there wasn't a gang, how would you find any wonderfulness in a creature as near nothing as this fellow Clayte?"

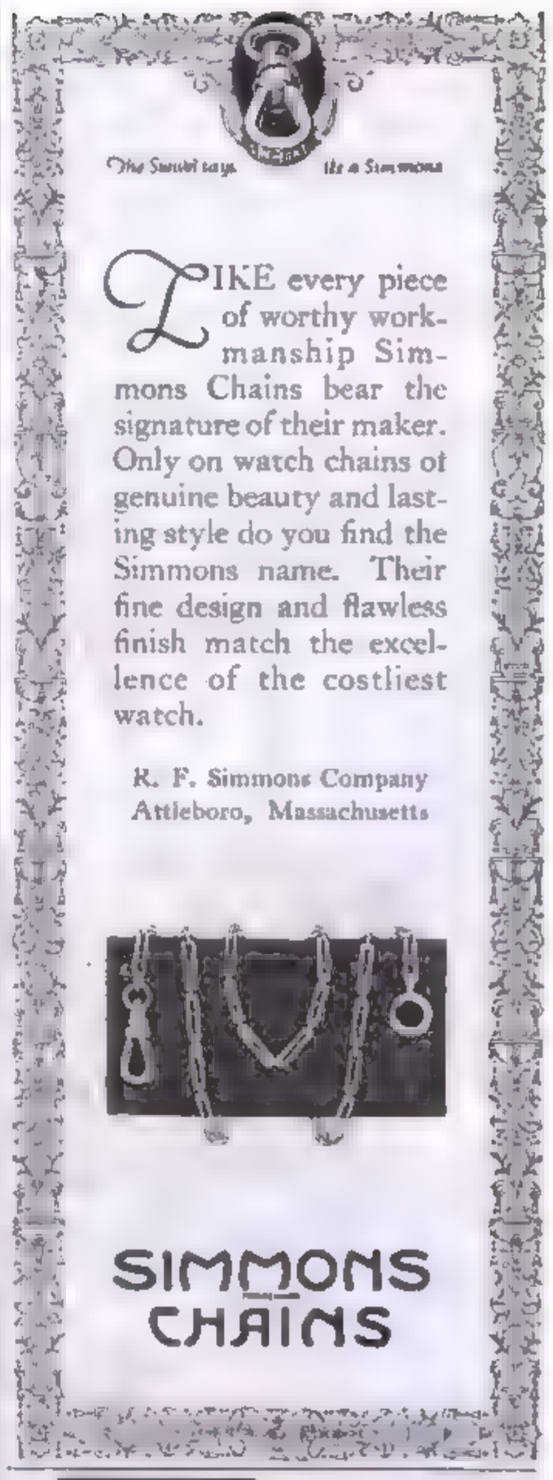
She sat and thought for a moment, drawing imaginary lines on the table top, finally looking up at me with a narrowing of the lids, a tightening of the lips, which gave an extraordinary look of power to her young feminine face.

"In that case Clayte would inevitably be one of the wonderful men of the world," she repeated her characterization with the placid, soft obstinacy of falling snow. "Didn't you stop a minute—one little minute, Mr. Boyne—to think it wonderful that a man so devoid of personality as that"—she slanted a slim finger across the description of Clayte—"didn't you add up in your mind all that you told me about the men disagreeing as to which side he parted his hair on, whether he wore tan shoes or black, a fedora or derby, smoked or didn't—absolutely nothing left as to peculiarities of face, figure, movement, expression, manner or habit to catch the eye of one single observer among the sixteen or eighteen you questioned—surely you added that up, Mr. Boyne? What result did you get?"

"Nothing," I admitted. "To hear you repeat it, of course it sounds as if the man was a freak. But he wasn't. He was just one of those fellows that are born utterly commonplace, and slide through life without getting any marks put on 'em."

"And is it nothing that this man became a teller in a bank without infringing at all on the circle of his nothingness? Remained so shadowy that neither the president nor cashier can, after eight years' association, tell the color of his hair and eyes? Then add the fact that he is the one clerk in the bank without a filed photograph and description on record with your agency what result now, Mr. Boyne?"

"A coincidence," I said rather hastily.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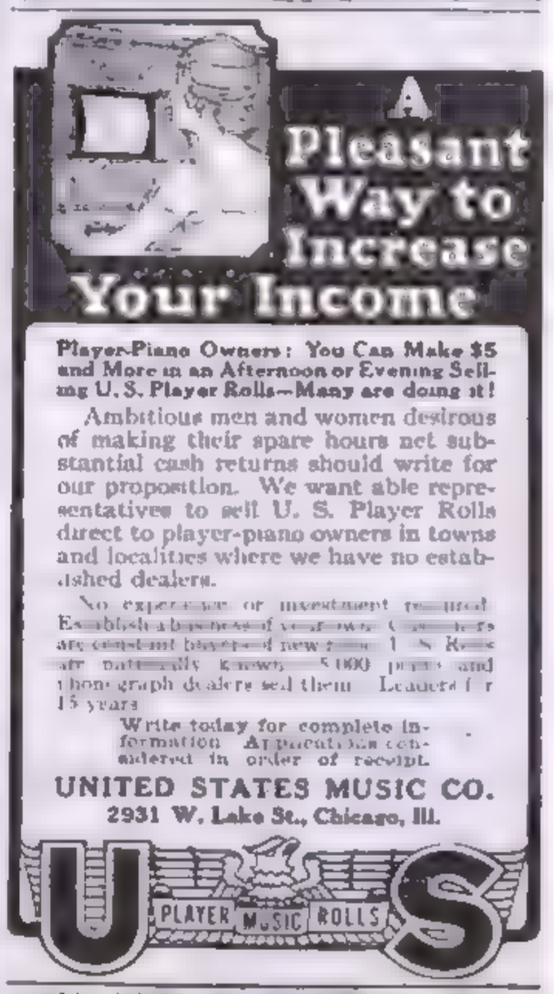
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"Don't, please, Mr. Boyne!" Her eyes glowed softly as she smiled her mild sarcasm. "Admit that he has ceased to be a freak and becomes a marvel."

"As you put it ——" I began, but she cut in on me with "I haven't put it yet Listen." She was smiling still, but it was plain she was thoroughly in earnest. "When this cipher—this nought—this zero—manages to annex to himself a half million dollars that doesn't belong to him, his nothingness gains a specific meaning. The zero is an important factor in mathematics. I think we have placed a digit before the long string of ciphers of Clayte's nothingness."

"Nothing and nothing—make nothing." I spoke more brusquely because I was irritated by her logic. "You called the turn when you spoke of him as a zero. There are digits to be added, but they're the gang that planned and helped—and used zero Clayte as their tool. You're talking of those digits, not Clayte."

"I believe Bobs'll find them for you, Jerry—if you'll let her," said Worth.

"Oh, I'll let anybody do anything"—a bit nettled—"I'm ready to have our friend Clayte take his place with the Pyramids and the Hanging Gardens of Babylon, among the earth's wonders; but you've got to show me."

"All right." Worth gave the girl a look that brought something of that wonderful rose flush fluttering back into her cheeks. "I'm betting on her. Go to it, Bobsie let him in on your mathematical logic."

"You used the word 'coincidence,' Mr. Boyne." She leaned across toward me, eyes bright, little finger tip marking her points. "Allow one coincidence—that the only description, the only photograph missing from your files are those of the self-effacing Clayte. To-day Clayte has proved to be a thief ——"

"In six figures," Worth threw in, and she smiled at him.

"You would call that another coincidence, Mr. Boyne?"

I nodded, rather unable at the moment to think of a better word to use.

"Two coincidences," she went on—"we are still in mathematics—you can't add. They run by geometrical progression into the impossible."

The phone rang. While I turned to answer it my mind was still hunting a comeback to this. The call was from Foster, just in from Ocean View and reporting for instructions.

Covering the transmitter with my hand, I told Worth the situation and asked, "Any suggestions?"

"Not I." He shook his head.

I added, a bit sarcastically: "Or you, Miss Wallace?"

"Yes," she surprised me. "Have your man Foster find three women who have seen Edward Clayte; get from them the color of his hair and eyes; tell him to have them be exact about it."

"Fine! But you know they'll not agree, any more than the other people agreed."

"Oh, yes, they will," she nodded at me briskly. "Don't you notice that a girl always says a blue-eyed man or a brown-eyed man? That's what she sees when she first meets him, and it sticks in her mind. Girls and women sort out people by types; small differences in color mean something to them."

I didn't keep Foster waiting any longer for instructions.

"Hello," I spoke quickly into the transmitter. "Get busy and dig out any women clerks of the bank, stenographers, scrub women there, or whatever, and ask them particularly as to the exact shade of Clayte's hair and eyes. Get Mrs. Griggsby again at the St. Dunstan. I want at least three women who can give these points exactly. Exactly, understand?"

He did, and I thanked Miss Wallace for her suggestion.

"Now that," I said, "is what I want; a good, practical idea."

"And it won't be a bit of use in the world to you," she laughed across the table into my eyes. "Why, Mr. Boyne, you've found out already that there are too many Edward Claytes, speaking in physical terms, for you to run one down by description. There are three of him here, within sight of our table right now—and the place isn't crowded."

I grinned in half-grudging agreement, and found nothing to say. It was Worth who spoke.

"Like to have you go a step farther in this, if you would." And when she shook her head he spoke almost sharply: "See here, Bobs; you and I used to be pals, didn't we?" She nodded, her look brightening. "Well, then, here's the biggest game I've been up against since I crawled out of the trenches and shucked my uniform. I come to you and give you the high sign—and you throw me down. You don't want to play with me—is that it?"

"Oh, Worth! I do. I do want to play with you." She was almost in tears now. "But you see I didn't quite understand. I felt as though you were sort of putting me through my paces."

"Sure not!" Worth drove it at her like a turbulent urchin. "I'm having the time of my young life with this thing, and I want to take you in on it."

"If—if you fail you lose a lot of money; wasn't that what you said?" she questioned.

"Oh, yes," he nodded. "Nothing in it if there weren't a gamble."

"And if he wins out he makes quite a respectable pile," I added.

"What I want of you now," he explained, "is to go with us to Clayte's room at the St. Dunstan—the room he disappeared from—look it over and tell us how he got out and where he went."

He made his request light-heartedly; she considered it after the same fashion; it seemed to me all absurdity.

"To-morrow morning—Sunday," she said. "No office to-morrow." She sipped the last of her black coffee slowly. "All the rest of the facts there ever will be about Edward Clayte are in that room—aren't they?" Her voice was musing; she looked straight ahead of her as she finished softly: "What time do we go?"

"Early. Does nine o'clock suit you?" Worth didn't even glance at me as he made this arrangement for us both. "We'd scoot up there now if it weren't so late."

"I've no doubt you'll find the place carpeted with zeros and hung with noughts and ciphers," I couldn't refrain from josh-ing her a little.

She took it with a smile, glanced across the room, looked a little surprised, and half rose with "Why, there they are for me now."

I couldn't see anybody that she might mean, except a man who had walked the length of the place talking to the head waiter,.and now stood arguing at the corner of what had been Bronson Vandeman's supper table. This man evidently had his attention directed to us, turned, looked, and in the moment of his crossing I saw that it was Cummings. There was not even the usual tight-lipped half smile under that cropped mustache of his.

"Good evening." He looked at our faces, uttering none of the surprise he plainly felt, letting the two words do for greeting to us all, and, as it seemed to me, an expression of disapproval as well. The young lady replied first.

"Oh, Mr. Cummings, did they send you for me? Where are the others?"

She had come to her feet and reached for the coat which Worth was holding more as if he meant to keep it than put it on her.

"I left your chaperon waiting in the machine." Cummings' tone and look carried a plain hurry-up.

Worth took his time about the coat, and spoke low to the girl while he helped her into it.

"You'll go with us to-morrow morning?"

She gave me one of those adorable smiles that brought the dimples momentarily into her cheeks.

"If Mr. Boyne wants me. He hasn't said yet."

"Do I need to?" I asked. The question seemed reasonable. There she stood, such a very pretty girl, between her two cavaliers, who looked at each other with all the traditional hostility that belonged to the situation. She smiled on them both, and didn't neglect me.

I settled the matter with: "Worth has your address; we'll call for you in my machine."

And I got the idea that Cummings was asking questions about it as he went away, holding her arm. I spoke to the back of Worth's head while he continued to stare after them.

"Do you think the little girl will really be of any use?"

"Sure! I know she will." He shoved his crumpled napkin in among the coffee service, and we moved toward the desk. "Sure she will," he repeated. "Wonder where she met Cummings."

(TO BE CONTINUED)

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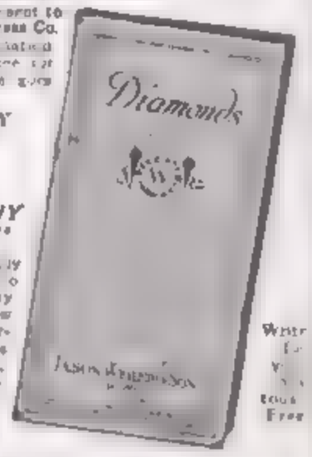

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THE STRANGE CASE OF DR. WILSON AND MR. WILSON

(Continued from Page 4)

However, the dominant quality of Mr. Wilson's mind is the rhetorical quality, the quality that deems the phrase more precious than the performance predicated by it. This explains many circumstances wherein his performance did not jibe with his phrase. He uses English aptly, illuminatingly, eloquently; not always precisely, but always with rhythm and often with resonance. This is the exact center of the weaknesses of his administrations. His idea of the way to settle a matter is to make a speech about it or write a paper about it, and set forth a phrase about it, and, presto, it is done! He has shown greater concern, always as it has appeared, in what he says than in what he does. His outstanding ability is this aptness of phrase, and even in so great an extremity as the making of peace he let it dominate him. How else can what he said about the peace be reconciled with what he did about the peace? What else becomes of the freedom of the seas, of open covenants, of self-determinations, of indemnities, and of about all the rest of them?

Time Will Tell

A world figure must be considered in world terms, with only such domestic background as may be needed to round out those considerations. No doubt there will be enormous detail in future discussion of the purely American administrative events of Mr. Wilson's presidency, but he will bulk largest against history in his world figuration, and the broad, final considerations of that will rest largely on three major phases: Mr. Wilson's acts and utterances from the time the war began until this country went into the war; his acts and utterances while we were at war; and, particularly, his acts and utterances while peace was being made, and his struggle with the Senate over the adoption of the treaty and the League of Nations plan.

There can be no reasoned historical doubt that Mr. Wilson, as a man and an American, was entirely in sympathy with the cause of the Allies from the day the war began. That was his personal and sincere attitude; but his national and international necessities as President of a neutral country forced him into a public and circumspect neutrality not alone because the people were not ready to go to war but because they were not prepared. This country was a long way from united about the war when it began, and the facts are that Mr. Wilson's demand for war came about as soon as it could come to obtain a fairly compact support of the people, and that he knew that.

Conceding this, there are still to be explained a considerable number of his speeches during this period, and his disregard of the almost utter unpreparedness of the country for war or for anything that approximated war. It is conceivable that he looked at it from the strict neutrality attitude, the international angle that would instantly designate any preparation by this country for eventual war as favoring one side or the other, and thus complicate his position as the world's leading neutral. It is conceivable that he had sensed a historical eminence for himself as mediator for this epochal struggle, and it is certain enough that he attempted that rôle, or suggested it, for himself before we went to war. The impelling considerations of humanity rank the man historically higher who brings order out of chaos than the man who turns order into chaos, and Mr. Wilson always did have a keen intellectual appreciation of the humanities in their relation to his own fortunes and positions before the world.

Time may demonstrate whether these surmises hold or do not hold, and time may also demonstrate the further surmise that the genesis of the too-proud-to-fight sentiment, and of other similar expressions, was the rhetorical genesis, the pat-phrase genesis, the idea that he could talk the country into its proper attitude as he felt it—an exemplification of the great underlying doctrine of the Wilson administration, from top to bottom, that the way to settle anything is to make a speech about it—the way to settle everything, in fact. In any event, he made gallant rhetorical trials at it with no very great success, and then showed his vast adaptability to circumstances by turning to the war extremity with even more fervent rhetoric than he had devoted to peace. "He kept us out of war" during 1916, in which year his reelection was accomplished, and he put us into war in 1917, both with language that carried great appeal.

When a nation goes to war the only thing that matters is to win the war. The literature of the world is clogged with alibis for failure and with exaltations for the glory of defeat, but those mean nothing in the life of a red-blooded people. The object of a fight is to win it. The object of a war is to kill the enemy and conquer those who are not killed. These objects Mr. Wilson held constantly in mind. There was nothing rhetorical or academic about his attitude toward the war, or the enemy, once we were in it. He was a cold, hard, insistent, merciless leader. He knew he must win, not only for his country's sake but for his own sake, and there was no time during our participation in the war when he was not crowding our machinery of war to its limit. There were no halfway measures about him. He approved of everything that seemed to be helpful. He took every possible chance. He was no altruist, fighting altruistically. He was down to the brass tacks of getting this country into the war as potently as possible, and for winning the war at whatever cost.

There were mistakes, blunders, wastes, extravagances in our conduct of our part of the war. There were stupidities, colossal errors, incredible unintelligences, grafts, profiteering, squandering of money—every malpractice and maladministration that can be named—but the Allies never would have won the war without us. We did our great and glorious part in securing victory. We sent two million men over the sea, and if necessary we could have sent four, or six, or ten million men over. We were slow to function at first, but we were in our stride when the Germans capitulated. We were functioning as a war-making country as the war ended—a united, earnest, invincible people, and the leader of that people was Woodrow Wilson, who received a loyal and unfaltering support.

The Verdict of History

We made mistakes, sinned grievously in every economic sense and in most military senses, but we helped to win the war—helped vitally. By and large, our conduct of our part of the war, now that our Allies seem disposed to belittle it and criticize it, was at least as creditable, from any viewpoint, as the English part, or the French part, or the German part. Those critics were not impeccable. Furthermore, the criticisms of the conduct of the war, which are similar to the aftermath of every war, although they are acute now, will in the fullness of time be relegated to mere footnotes as compared to the main fact, which is that the United States sent two million men to France; could and would have sent twice or thrice or five times that many men if necessary, and was at a place in eighteen months where, starting from nothing, those men would be equipped, armed, fed and fought adequately. That is the fact that will impress the world a hundred years from now; not our airplane ineptitudes, or our money waste, or any of the details that seem of magnitude now. We helped, in the largest possible sense, to win that war, which was the object of our entering it. And Woodrow Wilson was commander in chief.

What went before that and what came after that will be held in contributing relation to that enormous and triumphant fact, of course, and the glory will be the nation's and not the individual's, but the historical meed of victory goes to the leader in a large sense, and Mr. Wilson's good fortune will be to profit thereby.

Popular regard and popular disregard of any public man are not discriminatory. Usually, the people take all or nothing. Also, popular conception of the characteristics of a public man is always superficial, and based generally on comparisons that are not equable, because the natural tendency is for the mass to estimate a man in mass terms rather than in individual terms. This is particularly so with popular estimates of intellectual processes. The bulk of us act from impulse rather than from reason, and the bulk of us use feelings as the basis of comparison rather than mind. We measure from the heart rather than from the head. Hence, when a man of the aloofness of Mr. Wilson and of not-ordinary mental demonstrations appears, the popular assay of him is that he is coldly intellectual rather than feelingly humanized.

Now there is another of the numerous errors concerning Mr. Wilson. He is not a cold intellect except when he refrigerates it himself, as he does on occasion. To illustrate: Would any cold, logical, impersonal intellect—for a cold intellectuality must necessarily be an impersonal one—have allowed the man it dominated to sponsor and issue that appeal Mr. Wilson made just before the elections in 1918 to partisanize the war and support him in it by electing none but party followers of himself to office? Could any cold intellect have sanctioned so great a political blunder as that, in the face of a year and a half of exhortation by that intellect to keep the war a national enterprise and not make it a partisan enterprise? There was nothing coldly intellectual about that, nothing detached or logical or reasoned. It was the appeal of a man whose mind was seething with ambition, whose fear was a personal fear that he might be hampered in his progress on the road that stretched before him. That wasn't the academic Wilson, nor the coldly intellectual Wilson. That was the real Wilson.

Mr. Wilson as a World Figure

Furthermore, when the third period of Mr. Wilson's war career comes to final analysis the great moot point will be his personal participation in the Paris peace conference, and there can be little doubt that the underlying motive for that personal participation will be settled upon as based on this exact mental attitude toward himself and these great affairs. Having come to a victory by arms he had no intention of depriving himself of any of the awards of peace-making. Nor will this attitude be found incompatible with Mr. Wilson's sincerity of feeling for the oppressed peoples of the world, or his ideals for them, for the world, for humanity. He was sincerely for the world, and no less sincere for Mr. Wilson. His mind worked then, it would appear, just as it worked when he endeavored to partisanize the war, not as the detached, cold, impersonal mind, but as the warm, Wilsonian mind. As he had commanded the country in the war so he intended to command it in the peace, and the rest of the world also, because he not only felt himself what he was, a world figure, but the world figure.

When the high gods come down from the mountain they subject themselves to aspersions as to their divinity. President Wilson, sitting remote from the intense and first-hand passions of the people and their leaders, three thousand miles from the battlegrounds, with the tremendous background of triumphant America, had formulated a creed for the future conduct of the world that seemed to these war-weary peoples as their greatest hope for salvation from another war, and they hailed him as the superman who had emerged from the wrack of it all to set the footsteps of all peoples along the paths of perpetual peace. He was the leader of a country that had done prodigies under that leadership. He had every strength and no apparent weakness. His advantage was moral, because America wanted nothing; economic, because America was the one country with undepleted purse; geographical, because on the other side of the world we had no concern over territorial questions; political, because he could be judge and not partisan in the political disputations sure to arise; and above all because his view seemed the one clear view of necessities, unbiased by either tradition, precedent, history or the influences of current difficulties.

It is easy to be oracular after the event. Looking at it now it is plain that Mr. Wilson would have exerted a greater influence

(Continued on Page 123)

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They certainly prized flavor in the old days of good-things-to-eat

The quality of flavor, of goodness, is apparent in all the old-fashioned dishes. We read of "home-made partridge-pie, with a beefsteak at bottom and the birds placed with their breasts downward in the dish," and again of "fillet of veal, well larded with bacon and done in its own gravy." Solid, substantial food, all of it. No frills, no scientific analysis—they ate what they *liked*.

Now dietitians are recognizing how right the instincts of the old trencher-men were—how important it is to *relish* the foods you eat—how flavor helps digestion along.

Pork Flavor and Bean Juices

For over a quarter-century "flavor in foods" has been the cornerstone of the Beech-Nut business. When we began to smoke our sides of bacon over slow beech-wood and hickory fires, we did it to get flavor. When we decided to put out Beech-Nut Pork and Beans it was because this famous, old American dish held so rich a promise of prime flavor. And we were not disappointed. Situated in the heart of the bean and tomato country of New York State, the choicest ingredients were at our disposal. We prepared a mild tomato sauce—just enough to bring out the true "beaniness" that bean lovers crave, and not sharp enough to overpower it. You can always add chili sauce or catsup if you want it.

Try Three Cans—Then Judge!

In quality of ingredients and care in handling this is a worthy Beech-Nut representative. We assure you of that, and we ask you to try three cans.

You will be pleased at the moderate price when you get them from your grocer.

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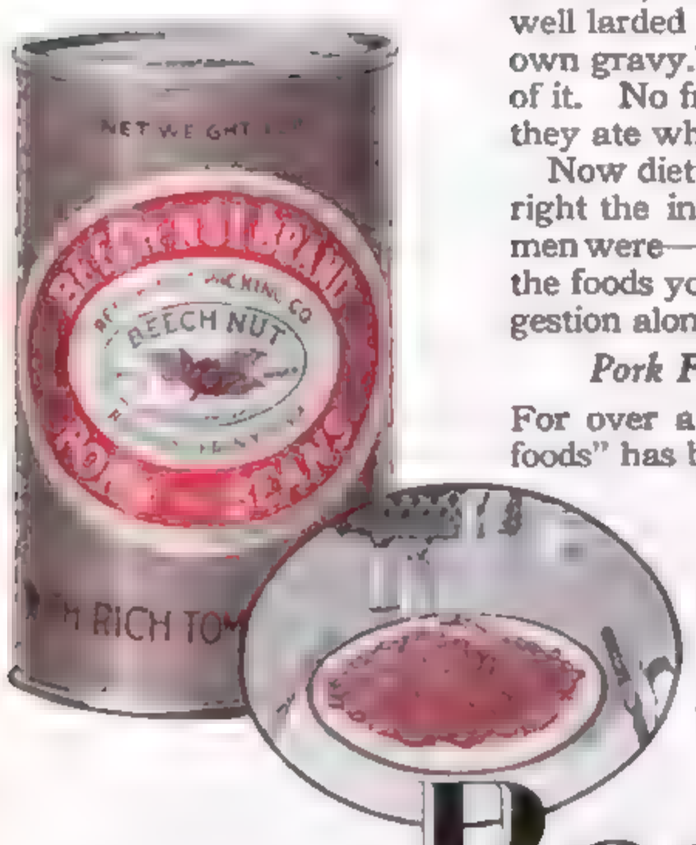

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Beech-Nut Pork and Beans

At Night, At Night!

Most good people clean their teeth in the morning. Something seems to remind them to do it.

Morning is a good time to clean the teeth, but the important time is at night, just before going to bed.

We are a little afraid that users of Pebeco Tooth Paste may rely too much on the refreshing, wholesome feeling that Pebeco leaves in the mouth in the morning and forget the night brushing.

Pebeco leaves the mouth feeling fresh and clean. It helps to keep it feeling that way all day. But over the years it's the night use that saves the teeth.

Use Pebeco in the morning for your mouth's sake. Use it again at night for your teeth's sake. Tell your druggist you want Pebeco. If you have never used Pebeco, give it a trial and note how it improves the condition of your teeth.

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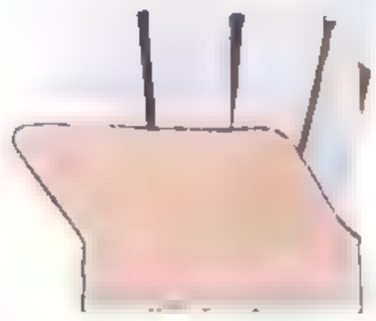

Have You "Acid-Mouth" ?

It Is Thought To Be the Chief Cause of Tooth Decay

These Test Papers Will Tell You—Sent Free With Ten-Day Trial Tube of Pebeco

There are probably many causes that contribute to decay of the teeth, but dental authorities seem to agree that in the vast majority of cases decay results from over-acidity of the mouth. You can easily tell if you have "Acid-Mouth," and also see how Pebeco tends to counteract this tooth-destroying condition by the simple and interesting experiment with the test papers, which we will gladly send to you upon request.

Moisten a blue Litmus Test Paper on your tongue. If it turns pink, you have "Acid-Mouth." Brush your teeth with Pebeco and make another test. The paper will not change color, thus demonstrating how Pebeco helps to counteract "Acid-Mouth."

Just send a postcard for Free Test Papers and 10-Day Trial Tube of Pebeco.

(Continued from Page 120)

and retained a greater fame if he had remained in Washington instead of going to Paris, and from his powerful advantage there demanded, with all these American potentialities bulked behind him, what he later was forced to beseech. He would have done well to have remained as judge instead of participating as attorney. He had the power. He had the capacity. He had all the world waiting on his words and prepared to obey them, eager to obey them, in fact. Great as he was he was not able to resist the personal demand, the temperamental urge to make himself greater by going to the scene and doing in person and with consequent and gratifying acclaim what he might have done by communication and command. Mr. Wilson capitulated to the immediate.

Temperamentally, his course was inevitable, and there will be justification of it from friendly critics because of his devotion to his ideals and his undoubted conclusion that those ideals might best be made rules and precepts by his own advocacy of them. However, there was another phase to it, and that phase was that Mr. Wilson held himself to be the one American who adequately could present and secure the adoption of those ideals as rules and precepts. His mind is not a coöperative mind. His intellectual processes admit of small suggestion. He takes counsel grudgingly, and for the reason that as his is the ultimate power of decision his must be the foundational reasoning therefor. Furthermore, his entire practice of life has caused him to set himself in the view that his own mind is the court of last resort, because, until he became President, his domination was not over coördinate minds, or minds of the strength of his, but over minds in processes of development and not matured—over students.

That bred a certain intellectual intolerance, and the truth of it is that that intellectual intolerance found little in public life to dissuade it. The Congress, for example, as it presents itself to a President, does not impress with its mentality but rather with its vacuity, save in seekings for personal and political advantage.

Lost Leadership

Therefore Mr. Wilson, if he thought of the matter at all, did not think of the situation as one demanding or capable of receiving any effective consideration save his own consideration, and he decided to go himself. After that the question of those he might take with him became one of minor importance. There has been great to-do over the personnel of his peace commission, but it has all been beside the mark. Custom said that in cases of this kind there should be a commission, and Mr. Wilson took a commission on with him, but it was excess baggage. He didn't need it, as he conceived his relation to the situation, and he didn't use it. As the event proved the commission he took was as suitable as any. If he had put any other four men on it the result would have been the same, no matter who the men were, except that a sop to the Senate in the way of senatorial representation might have made the adoption of his work easier. That is debatable, too, because even if there had been senatorial representation on the commission the chances are that Mr. Wilson would have done everything himself as he did do everything.

The best news of the war to the Old World politicians was that Mr. Wilson was coming to make the peace. If he had remained in Washington, remote, and supported and intrenched in his remoteness by the tremendous American potentialities, not only for demanding a just peace but for supporting that demand with its economic and moral batteries, the Old World politicians would have been forced to take as commands from Mr. Wilson what later they received as consultations. They could have done nothing else; but once they had him in personal contact, once they had him out of his own mighty and lofty environment and subject to their intrigues, party to their counsels, under their influences, he ceased to be the superior he would have been at Washington, and became merely the equal, and at times not even that, as there is testimony to show.

Few men in this world have been received and acclaimed as Mr. Wilson was received and acclaimed in Paris, in London, in Rome and elsewhere in Europe, and he began his work in high spirit; but the ceaseless attrition of Old World influences wore him down from superman to mere man, to one of four instead of one alone and all-powerful. He saw his creed of world salvation emasculated and largely discarded. His open covenants became obscured agreements; but the pride of him and the historical hope of him held him to the task. He had one great chance to gain what he thought he had, but what in reality he merely had the opportunity to have, and neglected to take—the leadership of the world.

If, after he saw the course of things, Mr. Wilson had withdrawn from the conference, as he once threatened to do—but to secure one point and not all—and had returned to the United States to denounce the diplomatic chess players, he might then have replaced himself in his dictatorship, and much that happened would not have happened, because even then Mr. Wilson would have represented and been the power that must be obeyed. Instead, he remained to the end, to dicker and compromise, to patch and palaver. The idealist became a practicalist, a bargainer, a compromiser. It may be urged that this would have been an extraordinary, a revolutionary, a dangerous thing to do. Certainly, but it would have been a great thing to do, the great act of a great man—the greatest thing a great man could have done in the circumstances, no matter how much the materialists and the practicalists may decry that conclusion. It would have been an American thing to do. It would have set the world forward, because it would have inevitably forced a peace that had at least some of the aspects of the peace Mr. Wilson proposed, and fewer of the aspects of the peace Mr. Wilson secured.

Matching Minds in Paris

Two things have been proved reasonably well in the past two years: One is that a nationalist cannot become an internationalist by assumption. The other is that stubbornness is often mistaken for firmness, even by superior minds. This article was written after the solemn referendum over his work in Paris that Mr. Wilson required had been taken at the polls, but before it was certain whether he would resubmit the treaty and its League of Nations to the Senate or allow the treaty to go over to the incoming Administration. His course with the treaty and the Senate furnishes the greatest illumination to the Wilson temperament, character and mentality he could supply if he remained as President for twenty years. In Paris he operated as a diplomatist, giving, taking, compromising, bargaining. When he returned home he became a dictator, demanding with an excess of rhetoric the acceptance of his work without the change in "the dotting of an *i* or the crossing of a *t*." Once on his home ground, and in the familiar environment of the White House, the symbol of his enormous power, he became Wilson the ineluctable again, instead of Wilson the adaptable, as at Paris.

This attitude is readily explainable in its beginnings. The President had returned after six months of intensive labor at Paris and had brought with him the best treaty, as he saw it, that he could secure. Naturally, as that was his view of it, and as he is congenitally impressed with the certitude of his own views, he felt that his work should be indorsed and ratified speedily, on his say-so and at his demand. He felt that his League of Nations was the best possible league in the circumstances, and that his first-hand knowledge of those circumstances entitled his opinion and recommendation in the matter to stand. His fault was that the Wilson who was plastic enough in Paris became adamant in Washington. There showed again the intolerance of his mind in its relations to his own legislators. He had met and engaged with minds in Paris he conceded to be fit antagonists of his—matched minds with them, as he said—with Lloyd George, with Balfour, with Clemenceau, with Orlando and with all the rest of them; and had matched and been overmatched variously during the process. Once back in Washington he coldly refused to match minds with anybody, the assumption being that he conceded no American mind matchable with his own.

He handed the treaty and the League of Nations to the Senate as a teacher hands a task to a class. Excusing even that attitude, there can be and will be no historical

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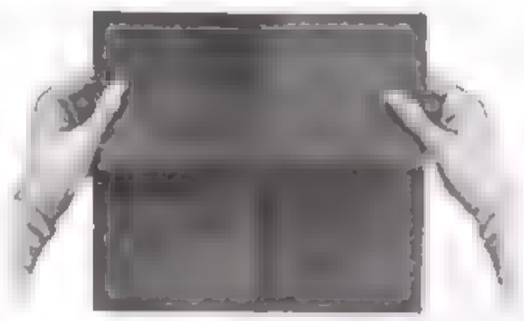
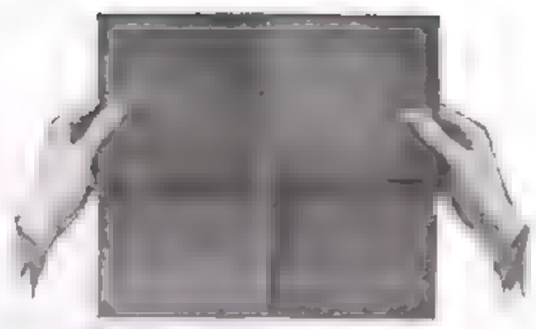


Fold a piece of Brenlin. It remains unbroken; it has no "filling" to crack and fall out



Fold a piece of ordinary window shade material tightly. It cracks and shows pinholes

Make this test for "filling"— *the great window shade weakness*

Brenlin Shade—made without "filling"

Ordinary shade—made with "filling"

Brenlin *has no* "filling"— *it wears*

Like school chalk, "filling" in an ordinary window shade breaks and crumbles.

An ordinary window shade must have this brittle chalk or clay "filling" to give weight and body to flimsy, loosely-woven base-material.

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Brenlin has no "filling"—needs none!

Its tight, fine, heavy fabric requires no chalk or clay to give it weight and body. It is flexible, yet always hangs straight and smooth—it is perfectly opaque.

That is why a Brenlin outwears two or three ordinary window shades. It is the cheapest you can buy.

You'll be surprised to find how much like fine, strong linen Brenlin looks—how beautiful its texture! See it at the Brenlin dealer's in your town in all its soft, rich colorings. And see Brenlin Duplex, made for perfect harmony with a different color on each side.

Look for the name "Brenlin" perforated on the edge. If you don't know where to get this long-wearing window shade, write us; we'll see that you are supplied.

A valuable booklet on request

Send for our very readable and instructive booklet on how to enhance the beauty of your home with correct shading and decoration of your windows. Actual samples of Brenlin in several colors will come with it.

The Charles W. Breneman Co., Inc., Cincinnati, Ohio—"The oldest window shade house in America."

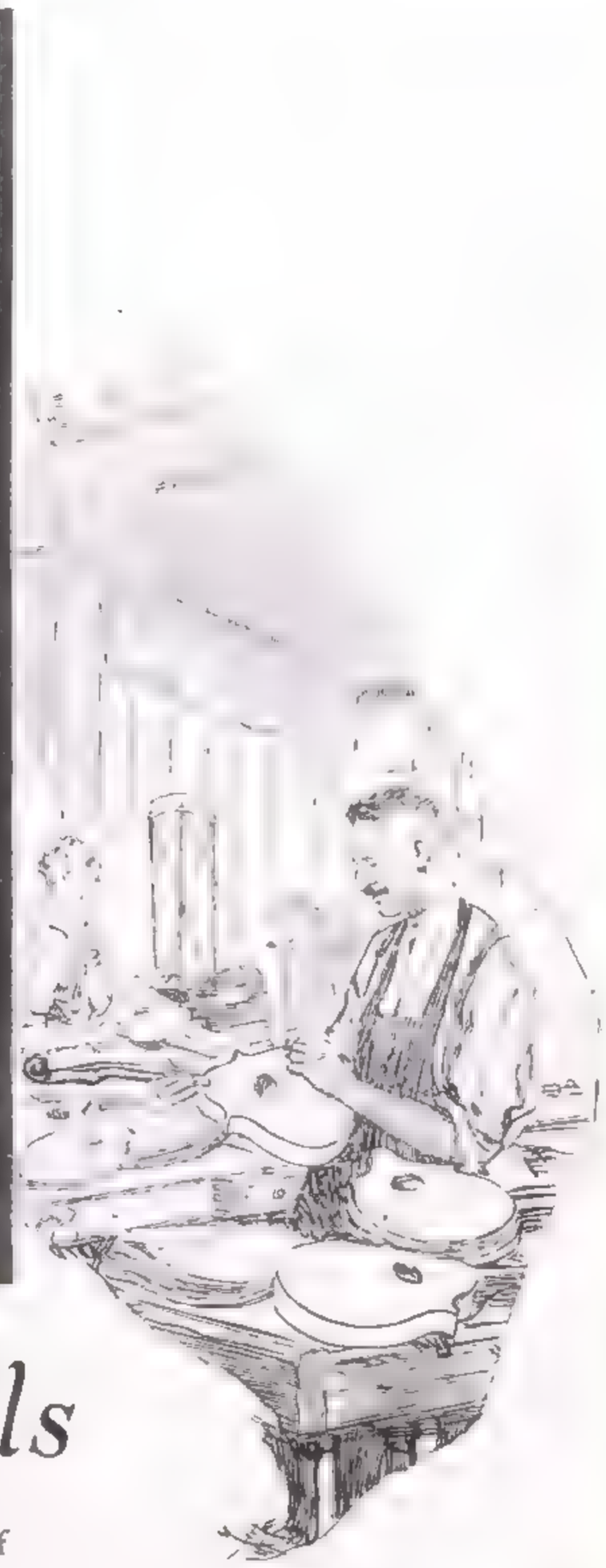
Factories: Cincinnati, Ohio, and Camden, N. J. Branches: New York City, Philadelphia, Oakland, Calif., Dallas, Texas. Owner of the good will and trade marks of the J. C. Wemple Co.

"We are well satisfied with Brenlin Shades where purpose is all that are wearing well and keeping their shape under the hot Winter sun." W. C. A. Equipped throughout with Brenlin window shades by Frank Dry Goods Company, Ft. Wayne

For windows of less importance Camargo or Empire shades give you best value in shades made the ordinary way

Brenlin

the long-wearing WINDOW SHADE *material*



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To this painstaking thoroughness may be traced the recognition of superiority accorded to all Lyon & Healy stringed instruments. For professional artist and amateur alike pay tribute to the charm of their tone quality, their perfection of scale, their tonal power and flexibility, their wear-resistance.

From the finest and most costly made to the best of the medium-priced grades, there is a Lyon & Healy stringed instrument for every purpose and for every demand. And they are obtainable everywhere, through more than 40,000 stores. Ask the leading music merchant in your own community to show them to you.

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Among the well-known Lyon & Healy quality brands are

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A complete line of Violins, Orchestral Instruments, and musical accessories of every type

LYON & HEALY Stringed Instruments

(Continued from Page 123)

justification for the stubbornness with which he held to this view, even after it was apparent that the American people as a whole did not agree with him that from an American viewpoint the treaty and the league were the ultimate as written, and felt that modifications would be best for America. This latest election did not show that the American people are in favor of no league. It did show that the American people do not agree with the President as to his league and treaty, and this was plainly apparent long before the solemn referendum was taken.

Why, then, did the Wilson who was pliable in Paris remain so impliable in Washington, to his own and his party's consequent disaster? Simply because the President would not concede to his own people and their representatives what he had conceded to the representatives of the Allies—a coördinate right not only to make and remake but to judge of essentials. To do that would be to admit his own fallibility as their Chief Executive, and in a man of the Wilsonian temperament that is impossible, although the simulation of it in minor matters, in small deferences, is often a concomitant of the refusal in greater matters.

Mr. Tumulty, in an eloquent, illuminating and most interesting speech about the President just before election, told of the President's distress over his inability to make the people love him, which must be distressful to a public man, but should be readily explainable to the President should he make an intensive survey of himself. The President's whole course in life has been to exalt the intellectual, and that secures no popular adulation. The popular symbol of lovableness is the heart and not the head. Now Mr. Wilson is a most polite, urbane and kindly man, a delightful companion, a polished and courteous gentleman in all his relations with his kind save in his intellectual relations. In these he has the common trait of the lack of charity by the superior mind for the inferior mind. He is intolerant of stupidity, or seeming stupidity, and as that is what he mostly encounters his recourse is twofold: He refuses to waste time with minds that he conceives cannot match his, and he therefore depends largely on his own judgments and decisions. This isn't aloofness. It is what the man who practices it calls effective action, and what almost all others call egoism.

Cabinet Selections

Mr. Wilson is a complex man, and his complexities will be increasingly analyzed as time goes on, because of their intimate relations to the vastest historical event in the history of the later world—the recent war and its attendant problems and outcomes. These few notes concerning the man can deal with none but the highest of his high characteristic lights, and another of those, as viewed popularly, has been what is termed his failure of judgment of men, as shown in his appointments, in original instances, and his support of incapables after appointed. The cabinet naturally is a point of attack in these criticisms, but few critics are aware or take heed of the presidential necessities in making up his cabinet—the political and geographical necessities, to which every President bows no matter what his own ideas may be. There is no law to prevent a President from making his cabinet of men who are all citizens of one state, or of one city indeed. He can pick them where he chooses; but every President in a personal way must consider political and geographical necessities, because every President from the moment of his first election is automatically a candidate for a second term. He may think he is not, but he is.

Furthermore, a cabinet is, in fact, not so important an administrative body as it is held to be. A cabinet has no powers that are not delegated to it or allowed to it by the President save in the detail conduct of the executive departments, and not more then than he allows. A cabinet has no legislative authority or representation. And, most important, the power of decision on any governmental question does not rest with the cabinet, but with the President himself. A cabinet may vote solidly for a certain procedure, but nothing binds the President to that procedure if he does not care to follow it. Hence a self-sufficient President undoubtedly comes to look on his cabinet as a subordinate body of executives for transacting the detail of the various departments. Hence, also, a self-sufficient President may think that, so long as his appointees are respectable and reasonably efficient, that is all that he needs in them. Further, that is the sort of view a President like Mr. Wilson might take.

It is a popular axiom that two heads are better than one, and that principle is largely acted upon; but there never is much consideration given to the corollary of it, which is that two heads are not better than one when one head does not think so. Now it was Mr. Wilson's plain privilege to appoint whomsoever he desired to his cabinet, and he did; and it was his temperamental disability to consider the men he did appoint to the cabinet fitted for the places they set out to fill, not because they were, but because he appointed them, save, probably, in the case of Mr. Bryan, who was selected solely on the ground of political courtesy and expediency.

This consideration of his appointees by Mr. Wilson, no matter what their ineptitudes may have been, and many were discouragingly inept, from various cabinet members down, has puzzled many, but not those who understand in some measure the workings of Mr. Wilson's mind and the urge of his temperament and who know that what was interpreted by Mr. Wilson as loyalty to subordinates was, in fact, loyalty to himself.

The Politics of High Place

Further than that, the highest power the American presidency confers on the man who has the place, in the view of Mr. Wilson himself, is the power of decision, and his manner of mind, his character of intellect, his conduct of life, his every instinct and inheritance arrogated to himself not only the power of decision when he became President, but the power of all decision. What President, say, would allow a Secretary of State to dictate a foreign policy for him? Some Presidents might allow a Secretary of State to suggest one, but not a President like Wilson, holding the reins of power firm in his own hands. Therefore, what matter was it whether the mere operatives, the mere messengers, the mere clerical assistants—as all were, in reality, and nothing more—were of small caliber? He considered himself of large enough caliber to deal with any and all problems, felt that his duty, and knew it was his power; and that was all there was to it. Men were not selected by Mr. Wilson to work with him, but to work for him. That statement applies to the lot of them, and includes all those so widely touted as his confidential advisers and colaborers.

The logical assumption might seem to be that, given this trait of excessive and often ill-reasoned and absurd support of those he hall-marked with the approval of his selection and appointment, the same trait would be observed in his similar dealings with men in similar relations—party politicians, for example, and organization men who had been of service to him. The assumption is not well taken, because the political course of Mr. Wilson always showed that he separated in his mind and consideration men who had done things for Mr. Wilson and men for whom Mr. Wilson had done things. Organization men in large measure have always been held by him, as it has seemed, to have acquired sufficient merit by virtue of their efforts in his behalf, and sufficient reward in the pleasurable contemplation of the results of those efforts. They were useful as long as they were of use, but why recognize them in any further capacity?

A President is the creation of politics and must be a politician in some sense or other, either actively or passively. Mr. Wilson got his politics primarily as most of the rest of us get ours, by environment. He was born in the South some sixty-odd years ago, and was geographically a Democrat in the first instance. He continued as such, but without undue evidence of partisan fervor, until he became an active candidate for votes. Meantime, his habit of mind and thought was far removed from the practical side of politics, which is the side that must be considered when one becomes an active candidate for votes; and when it came time for him to be partisan and practical he was not equipped. It is probable that he held practical politics in contempt. Most men of his manner of mind do.

In any event, Mr. Wilson came to his governorship of New Jersey, and to the presidency, not equipped practically for the politics of these places, and no doubt in small sympathy with the detail of the business. Broadly speaking, he seemed to be

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a mildly rhetorical radical whose real intellectual processes, whose inherent tendencies, were conservative. He early showed his sympathy with democracy provided he could preserve an autocratical relation toward it. Details bored him. Practical politics, even with Presidents, is all details. Wherefore Mr. Wilson, concerned over great affairs, selected a few men to do his detailed politics for him, and every now and then gave some thought to their presentations, or accepted those presentations without bothering to think about them; and as he had conferred distinction on these men by setting them at this work, rarely failed to stand by the results of it, no matter how criticized.

This explains many of Mr. Wilson's seemingly unexplainable political acts, when judged by the usual criterion based on his accepted idealism, when considered in the light in which his thought and teachings as assimilated by the people were understood. It explains, for example, the amazing appeal he made before the elections of 1918, when our armies were fighting in France and the entire nation was making war in an American and not in a partisan spirit, to partisanize the war. That appeal originated with his political lieutenants. It was presented to him as a good party thing to do, and he knew that now and then he had party obligations.

The men who proposed it think only in party terms. They have no vision that extends beyond party lines. Mr. Wilson, concerned with the tremendous world and war problems, in all probability never gave the plan more attention than was required in the reading of the draft of the appeal, but having sanctioned it he did not disavow it when the protest came.

Delegated Politics

Now this circumstance of delegated politics makes many things clear that have been foggy. It makes clear some of his original cabinet and other appointments and many of his political policies. It explains Burleson, for example. Burleson was held up to the President as a great and surpassing politician, and the Post Office Department as the great and surpassing seat for such a politician. Except in the sense of offering him the place the President did not pick Burleson. He indorsed him when several men who wanted Burleson presented his name. But, having indorsed him and given him the place, the President thereafter held Burleson impeccable. And so with many others. Most of the President's politics has been vicarious. Certainly the bulk of his political errors have been vicarious, and that fact adds another to the long catalogue of his antithetical qualities. The man who, in most of his public relations to the people, was absolute or sought to be, was complaisant in his relations to both his party and the people, submissive even at times, to the astonishment of the public. It seemed as if now and then he felt it incumbent on him, as titular party leader, to do some politics, and called in his politicians, saying: "Now, gentlemen, we must have some politics. What do you suggest?" And as if he would listen and accept what was suggested, which you may be sure was always of the extremest partisanship. As a matter of fact the President was compliant in this way to a degree that is unprecedented. Witness, for a case in point, the vast flood of letters indorsing party candidates he set loose in each election before his illness. No other President ever wrote a tenth as many. And the politicians or the candidates asked him to write these letters. He didn't write them of his own volition in many cases.

At that, he is one of the most prolific letter writers of modern times, wherein his invariable tendency to rely on the written or the spoken word to secure desired results is displayed characteristically. When he was in health there were few days on which the President did not send out letters on all subjects to all sorts of people. Someone said that in his public life Thomas Jefferson wrote some forty-five thousand letters, papers and other documents; but if the total of the letters, papers and other communications of Mr. Wilson during his presidency were totaled the mass would far exceed that, even allowing for the fact that Jefferson had none of the present-day aids to correspondence and wrote his communications by hand.

Of course, to write a letter about a subject is an easy way to dispose of that subject, and to write a letter to a man is far less fatiguing than to see the man personally. When one is a good letter writer, as Mr. Wilson is, the practice becomes enjoyable as an exercise of epistolary skill in the use of language, especially when many of the letters are not only for private consideration but for public consideration as well. The notable thing is not that Mr. Wilson has written so many letters, but that he has used those letters to such an extent in seeking to obtain his results, and also as the most convenient manner for lessening the burden of personal contact with people.

In broadest terms Mr. Wilson is theoretically a democrat but essentially an autocrat. He is sympathetically of the many but intellectually of the few. His idea of democracy is that it is something to be conferred, as a benediction, but that the conferring does not necessarily include him in its terms except as the understanding and authoritative source. He hands down an opinion or a judgment from above, and seldom hands out one from the ground. Behind the affability and indulgences and deferences of many of his communications is always the austerity of the intellect wherein the communication originated.

One great fact incontestably proved by the war is that a democracy such as ours can function only as an autocracy in times of crisis, and it was perhaps fortunate for this country that we had in the White House a congenital autocrat to take over our war affairs. Mr. Wilson was easily adaptable to the rôle, and led his country to a great triumph. It may be as incontestably the fact that a democracy such as ours, which can function only as an autocracy in making war, can function only as an autocracy in making peace; but that truth is not yet demonstrated. Mr. Wilson attempted that demonstration, no doubt influenced in that attempt both by his experiences during the war and by the congeniality of the position to a man of his mentality and temperament, and by such personal considerations as may be. It is on that exact phase of his career that his future considerations principally will rest.

A Triple Question

At this close view his action seems to have been ill taken. It certainly resulted badly for Mr. Wilson in a current sense, but it was typical of the man, identical with his mentality, in exact consonance with his dominating characteristics, especially in its beginnings. He sought from his paramount position to distribute the largess of democracy to all the world, to confer it apostolically; but he allowed himself to be maneuvered into a position where his munificent largess became mere alms. He was paramount when he left for France, and sought to be paramount when he returned, but had laid aside his ascendancy in the interim, and history will debate that action with this triple question in mind: Was it necessary; did the ends justify the means; was it for the greatest good of the greatest number? It is on the historical answers to those queries that Mr. Wilson's fame will rest in the large degree.

The political rancors of the war will disappear in time, and the economic exasperations also. Time will dull the bitterness with which Mr. Wilson is regarded by the employing class because of his obvious heed to the demands of labor, however ill-founded, and which were based not on an economic understanding by Mr. Wilson but on one of his frequent demonstrations of regard for the working classes. He has been President of the United States for eight years, six of which years were crowded as none of those of any President since Lincoln's time. His opportunity for achievement has been greater than that of any President for fifty years, and consequently so have his chances for failure been greater. His two administrations will be recognized as having fathered several notable and useful pieces of legislation, notably the completion and application of the Federal Reserve system.

His place in history will not be so high as his ardent partisans now assert, nor so low as his numerous detractors insist. When the ultimate view of this complex, antithetical, interesting man is taken it is most probable that he will be set down as the architect but not the builder of whatever may come of the League of Nations. His greatest triumph will be his leadership of America in this country's glorious part in the war. His greatest failure will be the failure of his attempted leadership of the world to peace.

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BEFORE THE CATACLYSM

(Continued from Page 19)

most towards the people of my adopted country, whom I loved more and more the longer I lived among them. We spent nearly all our time within home frontiers, largely because of my husband's duties and interests, and because of our growing family. In November, 1908, our third child was born, a golden-haired baby, and the first Cantacuzène to have blue eyes.

That same year another new note was introduced into our lives by our buying a pretty cottage at the great military camp of Kraenoe, within an hour's driving distance of the capital. We rebuilt this home, and made it very quaint with furniture and ornaments of four generations ago, keeping all in one period. Arranging the buildings and the pretty garden which surrounded them was our greatest joy during the next six years. It grew to be the most delicious corner in all the country around, we thought; and it drew our friends from all the environs. The grounds especially were very pretty. Planned with infinite care, I had given them an Old World simple character, with flowers from the woods and fields brought in, established and made welcome. I took particular pride in my roses and sweet peas, and our production of these was wonderful for so small a place. An old-fashioned summerhouse formed by the branches of living graceful trees, interlaced, held my tea table, and each day a pleasant group gathered there for a restful hour after drilling. The peace of the sweeping soft green background, the witchery of perfumes and the splendor of our view out over the plains towards the proud capital of Russia, with its gilded domes and spires, closing in one horizon and the forests and blue Gulf of Finland on the other hand held a strong appeal. Our visitors said the atmosphere was wonderful and asked how this gem of calm prosperity could be kept up in a military camp. They came often to see us from Peterhof, where the court sojourned in summer, or from Tsarskoe and St. Petersburg itself. We grew to love this home best of any we owned, and our life was always happy there.

In the mornings the children and I rode, and my young companions were expert at this sport as they were at various others. I felt very proud to show them off, and to have them with us elders riding through woods and over fields was a great joy. The afternoon was spent by me pottering about in flower beds which were my favorites, while in the evenings if we did not go out, we generally received in most informal fashion such of our friends or comrades as dropped in on us. My husband's duties with the grand duke kept the former extremely occupied with congenial work and company, and to us the five or six years previous to the war represented the best part of our lives.

The Funeral of My Father

In 1910 we made another trip to the United States, which was delightful. We spent four months with the home friends and family, filling our time with delightful excursions. We went for a trip to Florida and fell in love with that part of America, because of its sunny, turquoise sky and sea and smiling landscapes. That Christmas in Chicago twenty-odd of his descendants gathered round the ninety-year-old patriarch my Grandfather Honoré had become.

It was pleasant to find my father in the full flush of his career again, settled at Governor's Island and, having made a fine record, still active and doing good in his patriotic way. He had not left the Army since the Spanish-American War, and was thoroughly satisfied, at the head of his profession, holding the confidence and love of all who worked with him or watched his activities. The final fruition was worthy of the fine promise of earlier days, and at sixty he was hale, hearty, able and keen.

My mother also felt her life to be most enjoyable and had hosts of friends whom she greatly enjoyed and who surrounded her always. She apparently took as much pleasure in life as she had in her youth.

After this visit home I never saw my father alive again. Within a year he showed the first signs of the illness that was to claim him as its victim, and through the winter of 1911-12 he went on with his duties knowing he was doomed. No realization of his danger came to my mother until it was too late to let me hear, so it chanced that returning home from an official party in St. Petersburg one night I found a cable asking me to go across the sea; and then during the preparations for that distressing journey another wire followed, saying that my father had suddenly died. One has to know the misery of such a departure and trip to realize what it means to be too late and to miss the last words or last smile of one who was deeply loved. Never can I forget the rapid preparations for my journey, the hideous traveling through Russian snow and over the bleak plains of East Prussia. Semiconscious only of what I did, I felt the kind acts of my family and friends who helped me to get off and the kind hands that did what each could to ease pain or smooth difficulties away before me.

I realized little by little through my numbness their presence and silent, gentle sympathy and effort, and how much I had grown to belong to my adopted countrymen, and they to me. All through the long trip my devoted old maid was producing some new book or paper, some new dainty with which to tempt my appetite, and it was always by the wish and the generous attention of some friends left in St. Petersburg that she was acting.

The landing and the heartbreak of the funeral, the touching demonstrations of admiration and love for my father by his family and friends, by his comrades and his soldiers, by the old police who had served under him and by the city of New York won our gratitude and touched us deeply. His body was also taken through the city's thoroughfares, lined with vast crowds, and the latter stood with heads bared and bowed and wiped their eyes as the simple gun carriage passed, draped with the flag he had served since his thirteenth year in one capacity or another. We went up the Hudson, taking this devoted son past the point where his father lay, to one above it, but equally beautiful, on the great river.

Years of Quiet Home Duties

At West Point our pilgrimage ended. There amid his comrades of old school and army life we deposited this son of the academy, who had been so devoted to the place and had lived and worked always by its high traditions. After taps had sounded we left my father to his long rest from the suffering he had stood without complaint, the worthy son of a worthy father in that as in all else.

It was hard to accept the situation. That the place of the head of our family was empty and the strong man gone seemed unbelievable. My mother was completely broken up with her life changed in every way, and a little relaxation from the shock and strain of the preceding weeks seemed most desirable. She was persuaded to accompany me abroad, and within a few days after the funeral we had sailed for Russia, where I had many duties claiming my early return.

For two years I led a life of complete retirement. The children, growing older, needed my personal attention, and I stayed much at home, with enough always to fill my days in the round of home duties and such quiet pleasures as music at concert or opera gave. The ever-increasing circle around my tea table, where friends gathered to talk informally on all sorts of subjects, still retained its interest in my eyes, and the conversation never lagged, nor was it dull, for in that varied group many of our strongest men and most attractive women figured.

As time passed I felt that not only was I studying Russia and our people but that through these clever minds, even at play, as they were, I was learning much of the world, with its political questions and ambitions; and always it seemed to me the Russian mentality and attitude were generous, large and strong; and I grew to love our people and these patriots who strove to lead them forward and to place our nation higher for its ideals and ambitions than any other one in Europe. It seemed to me we had a wonderful future ahead of us, and that at last the liberals more and more were moving us towards an evolution of the right sort; that it would be but a short span of years until the parliament would have strong legislative rights, and a responsible ministry would answer for mistakes or be acclaimed for its creative efforts.

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Many talked of a constitution. It was well known that when certain of the ministers who most insistently advocated reform went to the Emperor with reports and suggestions His Majesty listened with signs of deep sympathy; and also that in spite of Madame Wiroboff's efforts certain honest courtiers kept their influence, because the imperial favor was ever their support. The Empress was constantly ill, and she kept around her a strange crowd, who spent their time flattering and feeding her with gossip and charlatanism. She was drifting away, living solely for her children and for her occult group of friends.

There was no doubt in anyone's mind as to Madame Wiroboff's relations with Rasputin, or of the fact that she had invented him and declared him to be a miracle worker, had thus installed him as a sort of backstairs prophet. His prayers were said to do the Empress good, and also the young heir to the throne, who was an invalid; and Madame Wiroboff had persuaded Her Majesty that she herself could not survive being separated a day from the mistress whom she adored. Also she was convincing about Rasputin. He was devoted and a simple peasant; it would please the people of Russia to know a representative of theirs stood high at court; besides, without knowledge, but by the pure, real faith which moved him, Rasputin had power from on high to prophesy and heal, and his intervention averted the nervous pains from which the Empress had suffered since so long, or so the latter was brought firmly to believe. This, and the fact that it was constantly told her her son was stronger and would eventually recover perfect health by their private saint's constant intercession and watchful care, made the distraught Empress a victim, yielding more and more to the foul influence.

As she gained and dared to show her power Madame Wiroboff made a few allies in court circles, all among the worst elements, who either feared her or hoped to share the spoils she gained. Many of us realized the wretch was doing harm, but how much no one could calculate. We saw her creeping into the intimacy of the Sovereigns, but she played the fool extremely well and was never suspected of political ambitions. We had discovered early in the game that she wanted to seem a power in the court. Many people shrugged their shoulders and decided to accept their fate, whatever it might be, in punishment for ignoring the favorite's pretensions; also many would not call on her at all. She and I spoke when we met, and the acquaintance went no further, for to me, as to others, Madame Wiroboff was a repulsive creature.

As for Rasputin, I never met or saw him. Coarse, vicious and hideous one knew him to be, yet he exerted an unholy fascination on a number of degenerate women, who crowded about him and composed his clientele. He drank and in general lived high, though without other plans than to be materially enriched, or to have warmth and finery and food.

The Romanoff Tercentenary

Those who had known the Empress enough to feel the potent charm of her culture were much distressed to see her so badly advised, but there seemed nothing to do to prevent her being exploited. Several devoted subjects tried to warn her, but it was no use, for she had chosen her path, and remained unmoved by any pleadings. She put aside the loyal friends of her best interests, who had shown their courage at the price of her favor, and she held more firmly to her occult group, while her influence over her husband grew and grew, and by degrees he lost familiar contact with those who might have given him real enlightenment and truth. Still she held to Orloff, and believed rightly in his honor and devotion; and the latter's tact and power were constantly used to stem the traffic in intrigue at the court.

In 1913, early, was celebrated the three hundredth anniversary of the Romanoffs' accession to the throne, and in the beautiful pageants connected with all this the court lived over the acclamations and the enthusiasm of the dynasty's early days, when for his virtue, intelligence and grace young Michael Romanoff had been chosen by his people for their sovereign, and was fetched out from the retirement of the convent in which he was being brought up by his good mother. The great deeds of our imperial family through three centuries of history were recalled in tableau and song and ceremony. An official reception occurred at the Winter Palace in national court costume, when each guest was given a golden insigne to mark his or her attendance that day on the great Czar of all the Russias; and deputations came from every province, and from the vassal states, with gifts for the Sovereigns. These received with all due pomp, surrounded by the imperial family and their court.

Never had the palace looked more magnificent, nor had the power of the ruler seemed greater, and the city of St. Petersburg was officially dressed in gayest bunting, while at night the imperial crowns and monograms with emblems of state glimmered in colored lamps, making vast decorations which lighted up the streets. Two special gala fêtes were given. One, offered by the nobles of the capital to their Emperor, was a most splendid ball in the Council Hall of the Nobility. The magnificent white marble ballroom dated back a century at least, and was of wonderful beauty on that night, and all of us had put on our best clothes and jewels, to do honor to the imperial guests of the evening.

The entrance of the Sovereigns was most impressive, and they were met by the Grand Marshal of the Nobility of the Province of St. Petersburg at the outside entrance. He offered his arm to the Empress Mother, who on this occasion had graciously and enthusiastically accepted the invitation. Prince Soltykoff, who had the dignity and manner as well as the blood of the boyars—aristocrats—of ancient Muscovy, with much pomp handed Her Majesty, always graceful, through the polonaise which ceremoniously opened the ball. They were the most stared at and admired couple in the room, and the Empress' popular figure, still slim and elegant, swayed with the motion of her walking, while she charmingly smiled at her subjects as she passed them. They became her captives anew and swore allegiance under their breath to this ever young and attractive woman.

The Unsocial Sovereigns

The Emperor in full uniform looked uncomfortable and intimidated. He walked as rapidly as possible, in military fashion, as if anxious to get the ceremony over and hating to be stared at. It was somewhat of an effort for the beautiful young Countess Koutousoff in her long robes to keep up with His Majesty's quick stride, which was not in time with the Old World music. She spoke to him, and her partner glanced at this beautiful wife of the Marshal of the Capital City's Nobility, and then he gave a smile, made a determined effort to slow down and to do his duty. When he saw the bows and curtsies on each side as he passed down the lines of nobles with this radiant partner at his side, he distributed various shy, small nods. It was evident the whole thing was an effort to his modest nature, for in the earnest deep gray eyes there was an eloquent appeal; and as the marching neared its end he looked relieved while bowing and relinquishing the hand of his fair lady.

As for the younger Empress, she had had one of her habitual attacks some days before and was still suffering, it was said; but she did her part in the fine procession. The Vice Marshal of the Nobility of the Province gave her his arm, and on it reposed her fingers. She towered above the little man in her splendor. Diamonds and pearls glittered on her head and neck and dress, making her, as always, a magnificent statue. Her eyes were stern and sad, her mouth made a straight, hard line, drawn in physical distress and mental rebellion at the necessity of carrying through a ceremony she disliked, amid a court and nobility she did not care for. Not once did she smile or look to right or left, though at intervals, quite regularly, she inclined her head to the throng who pressed forward to win her good grace. Everyone said coldly enough that Her Majesty was looking very handsome. When she finished her turn she settled on a chair at once and remained silent and forbidding, but with a tragic face, all through the entertainment.

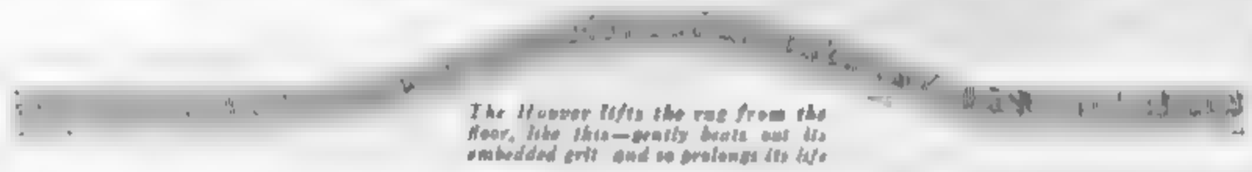
It was a scene well worth her admiration that we gazed out on, with the room three stories high and spacious in proportion, and the myriad crowd that filled it with their color as they moved in rhythm to the lovely music. The vast columns of cream marble, wound with garlands, the rich red velvet of the draperies, the golden woodwork, the bronze and crystal of chandeliers or high

(Continued on Page 133)

Actually it costs less to own a Hoover than not to own one. For this efficient cleaner saves the money you now spend in having your carpets cleaned. It eliminates the need or lowers the cost of much household help. As it scatters no dust to soil curtains or walls, it makes less frequent those bills for laundering and redecorating. Even of more importance is the sparing of your rugs from avoidable wear. By its exclusive ability to gently beat out all nap-wearing, embedded grit as it electrically sweeps and cleans by suction, The Hoover will pay for itself over and over in the prolonged life and beauty of your floor coverings.

The HOOVER

It Beats — as it Sweeps — as it Cleans



The Hoover lifts the rug from the floor, like this—gently beats out its embedded grit and so prolongs its life

Here is an actual-size reproduction of the compact 10-key Sundstrand Keyboard.

Place your first three fingers on the middle row of keys. Notice how naturally they rest there

AS THE CROW FLIES

The direct flight of the crow is proverbial. He knows no devious routes, but travels entirely by short-cuts.

Nature's Instincts Become Business Principles

In Nature's scheme of life, short-cuts are cardinal principles. Instinct teaches the crow to save time and effort by going direct. "As the crow flies" has become a symbol for short-cuts.

This same principle is an essential factor in modern business. Short-cuts reduce costs, increase speed and promote accuracy.

One of the most valuable of business short-cuts is the Sundstrand Figuring Machine. Quickly and accurately handles every kind of commercial figure work. Touch system, using only 10 keys—*the natural way* of figuring—is easily mastered.

The machine automatically places units under units, tens under tens, hundreds under hundreds, etc. Figures are always in sight. Totals and subtotals automatically, in red—no keys to hold down. Corrections instantly made, before or after handle is pulled forward. Portable—easily carried to the desk where you want to use it. There are other valuable Sundstrand features.

We have interesting information for you. Write for it.

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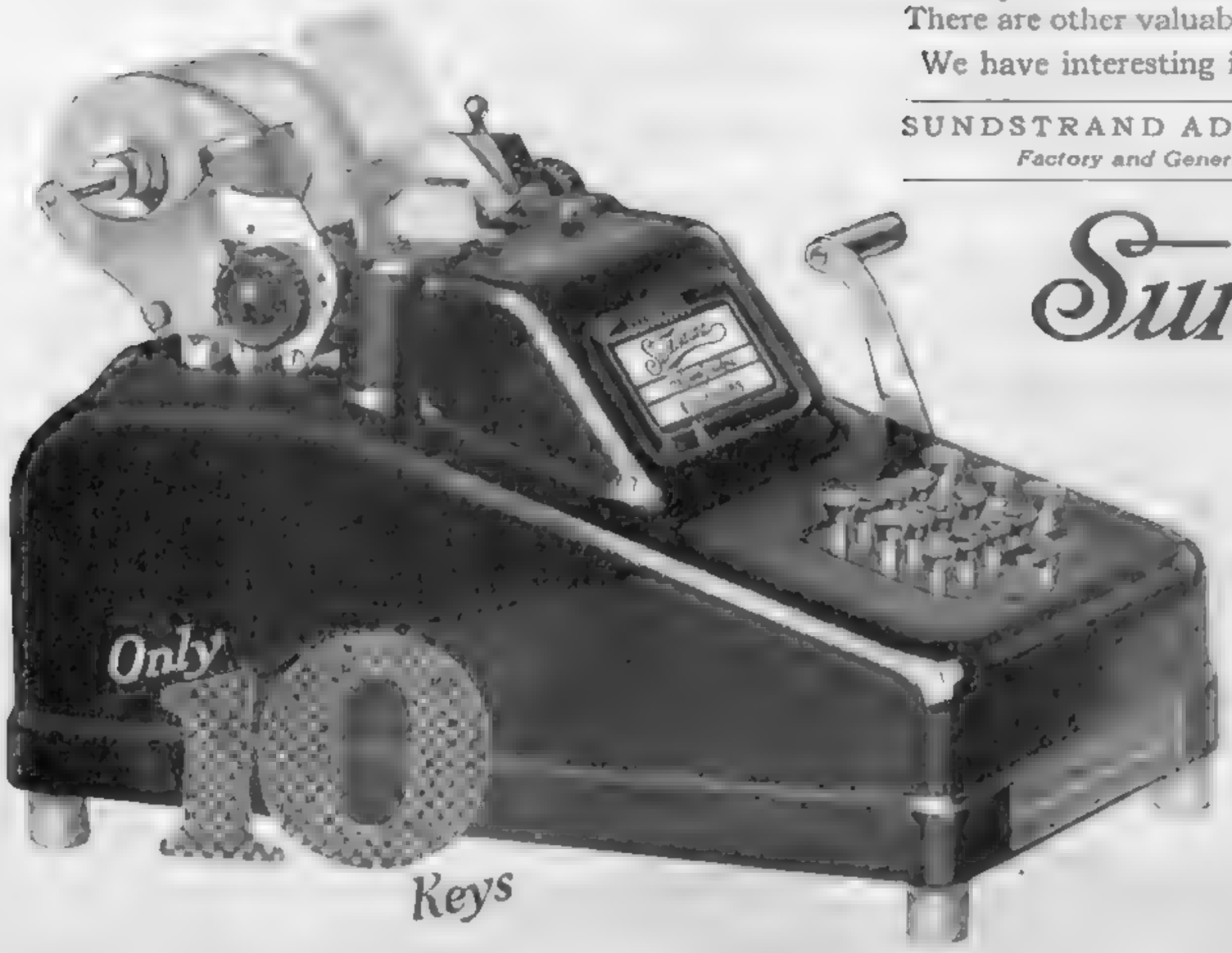


Sundstrand
FIGURING MACHINE

Sundstrand Service Stations, each in charge of a factory-trained mechanical expert, are located throughout the United States. For the immediate convenience of any Sundstrand user.

Consult your telephone book for the address of the local Sundstrand office. Ask for demonstration.

(Continued from Page 130)

candelabra made a perfect background, and one felt that the proud nobles of the empire had done their best and might feel certain of their success.

A few nights later there was a gala performance at the opera house. This time the Sovereigns were hosts to their court and to the government officials. And again all those present wore their best, but a different best from the ball splendor of the earlier function. In the orchestra seats sat venerable senators and members of the Council of the Empire, all in court uniforms of green and red and black, all much betrimmed with gold embroidery, while here and there some splendid old commander of the imperial guard regiments stood in military uniform of equal brilliancy, carried with elegance and ease. In the loges, tier on tier, sat cabinet officials and their wives, glistening with decorations, all the ladies of the court in their fine jewels, and men whose rank or service brought them there by right. The imperial family filled the large boxes. In the center box of the house sat Their Majesties. When they entered they were acclaimed with long cheers, echoing to the high roof, and with the national anthem, and again, as on the previous occasion, each of Their Majesties responded as the nature of each prompted.

Around the Sovereigns sat the members of the imperial family, according to his or her rank. To every grand duchess in the imperial circle was attached a member of the page corps, brought from school by ancient etiquette to do their service. Chosen for their fine physique and handsome features, these youngsters in high boots and tight trousers with uniform coats bedecked with gay gold lace stood at attention, and held the fur scarf or delicate lace fan of some lady of Romanoff blood, and to the background they added the rich note of their presence. The house had never seen a grander evening as to the composition of its audience, while on the stage the performance rivaled its audience's perfection. Parts were given of several patriotic operas. A Life for the Czar was played and sung most grandly and, if I remember rightly, Chaliapin gave the first act of Boris Godonof; and the national anthem and the wild applause and cheers were oft repeated before the Sovereigns retired and the audience broke up. This performance was followed by a beautiful supper and ball at the palace of the Grand Duchess Xenia, the Emperor's sister, given for her own friends.

The Winter Before the War

After assisting at the week's rejoicing the Emperor and his wife and children retired again to their family life at Tsarskoe, and we were left with the impression of a fairy dream of gorgeous color, which had lasted a few days and had renewed our historical loyalty for the throne and its occupants. It was whispered about, however, that the Emperor and Empress had not shown themselves sufficiently to the simple people of their capital and had made no effort to capture the love and admiration of their humbler subjects; and as a reason for this neglect it was said that since the demonstrations of 1905 and 1906 the Sovereigns hated the populace and had no desire to win the love of St. Petersburg's citizens, but wished on the contrary to keep as far as possible from these dangerous crowds. It seemed an unfortunate attitude to many of us, and regret was expressed on all sides that they had been so badly advised.

The next winter, 1913–14, I had laid aside my mourning finally, but expected to take little part in what promised to be a gay season. Fate decreed otherwise, however, and that last winter before the war passed in a long revival of fun. Music and dancing, dinners and suppers made a continuous round of delightful functions for our special group of married women. It was a last mad fling before the breaking down of all that had made the frame of our brilliant youth and life, and it was as if we all instinctively had felt that we must eat, drink and be merry, in fear of the destruction due with the morrow's dawn.

I had meant to continue in the quiet habits of life which I had formed during my two years of mourning, but St. Petersburg's celebrations for our set lined themselves up in long array around the person of Prince Alexander of Battenberg, who came out to stay with the Grand Duke and Grand Duchess Kyril; and perforce the entertainments given to amuse their guest, whom we had all known and liked during a previous visit, drew us back into the ways of our youth again. Fête followed fête, and the season culminated in a carnival week such as St. Petersburg had not seen since before the Japanese War, and we enjoyed it and forgot our age.

Among other things, a beautiful Persian dance was organized and was danced under the orders of a ballet master, as the central figure of a costume ball at first, and a few nights later was repeated, following a dinner, to amuse the Empress Mother, who wanted to see her nieces and her nephews with their friends perform and masquerade. The clothes and jewels in the Oriental forms and colors were most striking and becoming, and all the men and women who took part wore great splendor. Our spirits both at the rehearsals and on the evening of the gay shows were very high, and the dance's general effect was really beautiful, near enough the gorgeous East to be quite satisfactory. Possibly Persians would not have realized we aimed to look like them.

Spring in the Crimea

That year, as usual, the Sovereigns and their court spent the spring in pleasant comfort at Livadia, on the coast of the Black Sea. Both the Emperor and the Empress were fond of this their personal home, built by themselves; and, with the excuse of Her Majesty's health and that of the Czarevitch, they lengthened their sojourn in the south each year, while government functionaries rushed back and forth from the capital to Yalta, complaining of the long journey, but very glad really of the possibility of visiting, as part of their service, the pretty city lying stretched out at the foot of the white palace with its magic gardens.

That year the season in the Crimea had attracted many members of the imperial family, who—each with his suite—were housed in some lovely villa in a picturesque nook along the shore. The Emperor worked some part of each day with various officials, walked with the gentlemen of his suite over the many miles of pathway planned for his enjoyment across the hills, and lived for his family and rested in the simplicity of his soft, gentle nature.

The Empress, save for her hours in her family circle, gave herself up to the companionship of Madame Wiroboff and the latter's friends, who made her intimates. Daily Her Majesty would drive through the imperial park in her victoria, with Madame Wiroboff beside her and Rasputin a third in the little party. At last someone at court told the Emperor of these expeditions and persuaded him to influence his wife, as gossip was busy with her good name. After various discussions overheard and reported the Empress consented to modify her program, and after that she started out on her drive with only Madame Wiroboff in attendance. But Rasputin was waiting at some point indicated in the route chosen, was picked up, and dropped only at the last moment, before the palace door was reached. Guards' and courtiers' tongues wagged as much as ever.

Both Madame Wiroboff and her occult partner were growing arrogant with the members of the court whenever their mistress was not watching; but in her presence they always played modest rôles and represented themselves to be a pair of humble saints who spent their time in prayer. Officials were approached by them for favors, and in their petitions covert threats were often felt.

All this scandal was an underlying note in those weeks of the imperial family's last residence in their Crimean palace. On the surface everything went smoothly, and many a gay beauty held her court in the bright-colored villas or in the salons and the loggias of the large old Hotel de Russie. No one had an anxious thought for the future, though the clouds gathered overhead.

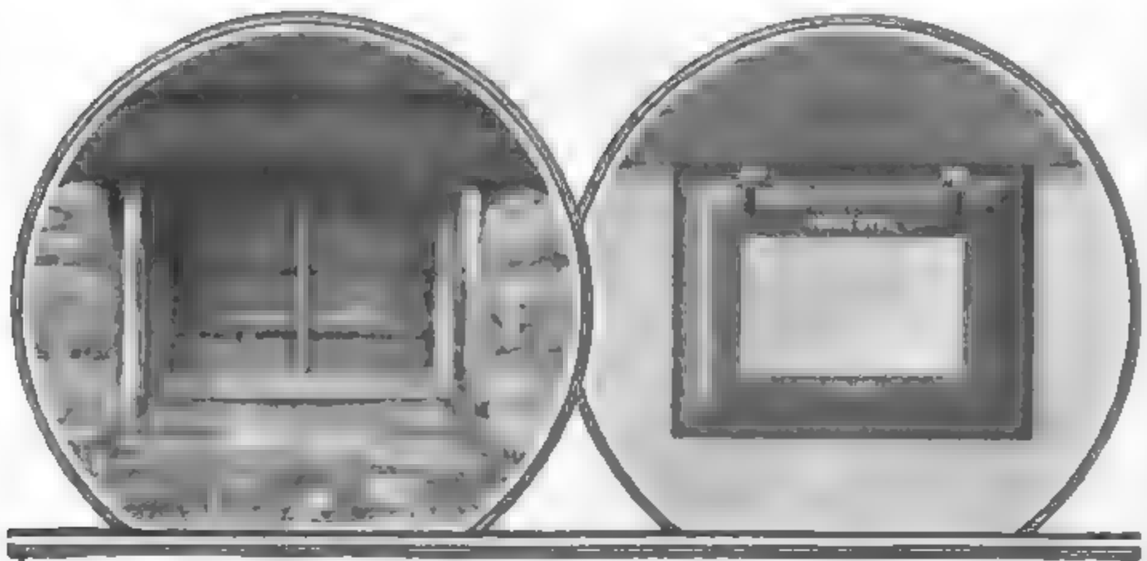
At the end of the spring the Sovereigns and their followers returned north, and

WHEN your optical specialist says to you, "You should wear bifocals," it is not a verdict which need worry you in the least.

It might worry you if you had to wear ordinary bifocals, because their age-revealing seam or hump would add years to your appearance. But KRYPTOK Glasses, the invisible bifocals, combine near and far vision in a crystal-clear lens. Free from hump, seam or line, KRYPTOKS are the bifocals which help to keep men and women looking young.

Write for descriptive booklet; please give the name of your specialist. KRYPTOK CO., INC., Old South Building, Boston, Mass.

KRYPTOK
GLASSES
THE INVISIBLE BIFOCALS



This or— **Which** *—This?*

Is the Coal Window in Your House?

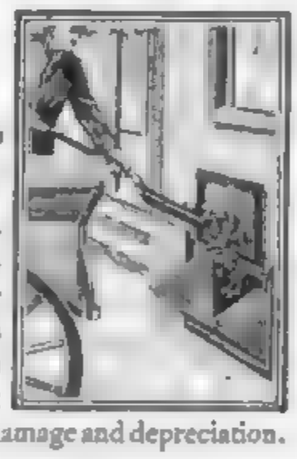
LOOK at the coal window in your house! Which of the two illustrated above is *yours?*

You have an ordinary coal window in your house? Perhaps you haven't thought of it before. Look at it. See what an unsightly blemish it is! It would not be unusual if you found that even the foundation and side-wall of your house were damaged as badly as that pictured above. It is a typical condition in thousands of good houses everywhere.

If you have a MAJESTIC Coal Chute in your house, you will find that this damage and depreciation has been *prevented.*

Majestic Coal Chute

1. Protects against damage 3. Lessens depreciation
2. Enhances property value 4. Saves money

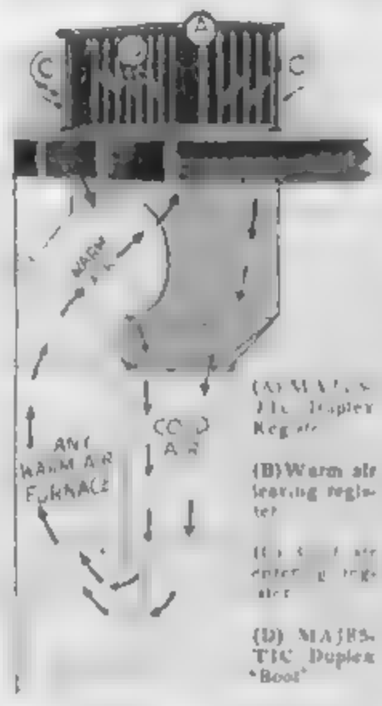


IF you are planning to build, don't fail to specify a MAJESTIC Coal Chute. It costs but little more than an ordinary coal window—lasts the lifetime of your house or building—and protects against damage when your coal is delivered. Don't forget, either, that MAJESTIC Coal Chutes are easily installed. You can have one put in your present property *now*—and thus prevent completely any further damage and depreciation.

MAJESTIC Coal Chutes are made in styles and sizes to meet every requirement—the foundation chute pictured above; and a grade line chute for installation in houses and buildings where there is little or no foundation above the ground.

MAJESTIC Coal Chutes are recommended by architects and contractors everywhere. They are distributed by more than 3000 hardware, builders' supply and lumber dealers. Write for your dealer's name, and our building specialty catalog.

And Here's Another Fine Majestic Product—



Majestic Duplex Heating System

THE MAJESTIC Duplex Heating System is a one-register system which can be used with *any* warm-air furnace—and overcomes every objection to a single register system. It gives you 25% to 50% more heat-passing capacity—and permits additional runs of pipe, if needed.

Less Floor-Space Used

The Duplex Register occupies only half the floor-space of a floor-level register of equal capacity—avoids necessity for cutting a hole in the center of a room—and is absolutely safe for children, cannot burn them. The Duplex System consists of a Duplex Register (A), and a special Duplex "Boot" (D). The warm and cold air connecting pipe is supplied by dealer. Write for booklet explaining to advantages of the Duplex System.

THE MAJESTIC CO. 211 Erie St., Huntington, Ind.

scarce had time to settle for the summer at old Peterhof when preparations were made to receive the president of the French Republic, who was scheduled for an official visit of about a week's duration.

The murder at Sarajevo had suddenly startled all Europe, but the menace of its touching us was not sufficiently felt to cause any change of program, so the feasting and receptions, the reviews and gala theaters to honor our ally and our guest were all continued, in full security and with serenity of conscience that all was well. At last the visit ended and Poincaré sailed away. Then we realized one day quite suddenly that we had war to face at short notice.

Someone recalled at once to everyone else's notice how strained the behavior and how hideous had been the face of Admiral Heinze, who was the German Kaiser's personal representative attached to the person of our Emperor.

The cloud burst and the war came; and in the history of Rusaia a page full of the picturesque was turned, and a new chapter began in glory and in pain, leading to crucifixion and to martyrdom.

Editor's Note—This is the last of a series of articles by Princess Cantacuzène.

Author's Note—It has been called to my attention that I had incorrectly stated one or two maiden names of the wives of some Austrian archdukes; also that I had made a mistake as to the date of the death of Archduke Otto; and that the two little granddaughters of the Austrian Emperor were not twins, as I had always thought them, but were fifteen months apart. I was depending on memory entirely as I wrote; and these people all crossed my path when I was at an age where such things had small importance in my life but I shall gladly correct the mistakes before these articles go into book form and am grateful for exact information always.

A further inaccuracy crept into the description of my stay as a young girl in Rome, which I have great happiness in correcting. I was told from America that Monseigneur Farrelly had died whereas it seems this is not true and that as Bishop of Cleveland he is as brilliant and useful as ever. In old Russia of before the war 'twas said to me once that anyone who was reported dead and then the tale was disproved might count on health and happiness and a long, successful life. Certainly I shall be proud if a mistake of mine brought all this to so prized a friend, and my joy is sincere to know I have so good and great a reader as is the bishop.

WHAT IF ENGLAND SHOULD ABANDON FREE TRADE?

(Continued from Page 26)

important exports—namely, hides and skins. During the war there was a marked development of the tanning industry, and this, together with shipping difficulties, diminished the sale of hides and skins abroad. When hostilities ceased the expanded tanning industry was threatened with a reduced supply of its raw materials on account of the great demand for hides and skins in America and elsewhere. Therefore, in the interest of the domestic tanners an embargo was placed on exportation. Protests were so emphatic, however, that the embargo was quickly replaced by an export duty of fifteen per cent. The significant feature of this measure is that two-thirds of the duty is remitted when the exports are destined for any point within the empire. Thus on one thousand dollars' worth of hides bought in India an English purchaser pays a tax of fifty dollars, while an American purchaser must pay one hundred and fifty dollars.

Such is the attitude of England's greater dependencies toward imperial preference. What they have done has been altogether by their own choice, and is in no way due to pressure from the mother country.

But in addition to these self-governing dominions the empire includes many crown colonies and dependencies whose commercial regulations are controlled not by themselves but by Parliament through the Colonial Office. Until the outbreak of war the principles of free trade and the open door had been for many years the basis of England's policy, and this liberality goes far to explain the equanimity with which the rest of the world saw the expansion of her colonial empire. During the war many and severe trade restrictions became necessary, but they were regarded both at home and abroad as emergency measures that would cease with the coming of peace. There are some indications, however, that the discriminatory policy already adopted by the great dominions is winning favor in the United Kingdom and is being extended to the crown colonies. Cyprus, for example, adopted a preferential tariff last spring; similar action was taken about the same time in Malta; Jamaica had already increased the preference on English cotton goods, even before the arrangement with Canada was completed. These and other measures show that the preferential policy is expanding and that it is winning the acquiescence of the imperial government.

More significant of future consequences than any measure of the overseas dominions are those of the mother country itself. During the war, on account of the need for revenue and for other reasons, the list of English import duties was considerably extended. A number of these new duties have been retained, and in 1919 it was provided that they should be lower on articles produced within the empire than on similar products from foreign countries, and that this preference might be extended by order in council to any territories "in respect of which a mandate of the League of Nations may be exercised by the government of any part of His Majesty's Dominions." The preferential rates now apply to automobiles, tobacco, clocks and watches, musical instruments, moving-picture films and some other articles in which the interest of this country is less seriously involved. The importance of this preference does not lie in the amount of trade it now affects, but in the breach that it makes in the long-established free-trade policy that England has maintained and in the possibility of its wider extension in the future.

Such are the restrictions that have thus far been adopted within the British Empire. Fairness compels the admission that, as compared with those of other colony-holding powers, they are not illiberal. At the same time they are of serious concern to this country, partly because, even as they stand, they cannot fail to affect our export trade, and partly because they indicate the tendency is growing to restrict the commerce carried on by members of the empire with the rest of the world.

What now are the motives that have caused this change in the policy that Great Britain maintained for two generations?

It is important to remember that the change began in the self-governing dominions, and there seems to be little doubt that with them the idea of a preference grew out of the wish for a better market for their products. Raw materials, foodstuffs and agricultural produce have been their chief exports, and in most countries the markets for these things, with some exceptions, have been protected by tariff barriers. Finding themselves thus placed at a disadvantage in foreign countries, it is not unnatural that the British colonies should wish to see their interests similarly protected in the markets of their mother country. In exchange for the benefit they would thus receive they offered a preference in their own markets to English manufactures.

The matter has been under discussion for a generation. At the first colonial conference, which was an important feature of Queen Victoria's Jubilee in 1887, the proposal of a reciprocal preference was seriously considered, but nothing definite resulted from it. Five years later the Canadian Parliament passed a resolution offering to lower the duties on British manufactures if England in return would give a preference to the products of Canada; but the British Government refused to comply. During the next two decades at colonial conferences, at conventions of chambers of commerce, at public meetings and in the colonial press the policy was persistently urged upon the imperial government. The gist of the proposals is shown in two resolutions adopted at the colonial conference in 1902 in London. One was to the effect that "the Prime Ministers of the colonies respectfully urge on His Majesty's Government the expediency of granting in the United Kingdom preferential treatment to the products and manufactures of the colonies, either by exemption from or reduction of duties now or hereafter imposed."

The other resolution was: "That with a view to promote the increase of trade within the empire it is desirable that those colonies which have not already adopted

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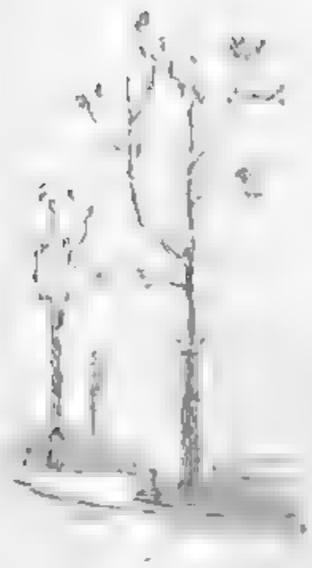
Oldsmobile

23rd YEAR

Honest Worth at Its True Value



Since the days, twenty-three years gone by, when the little curved-dash Oldsmobile captivated America and swept Europe in its triumphal march across the world, Oldsmobile has asked and retained the support of the public opinion on one ground only.

And that is—of producing motor cars that have been preferred on the sound basis of manufacturing integrity.

It were mere boasting to make this statement were it not borne out by the facts.

And the facts are, that for each of the succeeding twenty-three years the American public have so evidenced their faith in Oldsmobile that today it stands in the front rank of America's producers of motor cars.

And in its own particular field, millions hold allegiance to Oldsmobile superiority—whether they own an Oldsmobile or not.

We appreciate the responsibility of such a popular preference.

Because the favorable opinion of these millions is the greatest asset that Oldsmobile can have—and hold.

And as long as Oldsmobiles are built they must represent as they do today, as they did yesterday, honest worth at its true value.

THE OLDS MOTOR WORKS

LANSING, MICHIGAN OSHAWA, ONTARIO

Elegant in its comfort appointments, enriched with genuine velour upholstery in shades to match the exterior finish, this superb, roomy carriage for town or country is a fine example of the faultless taste that distinguishes Oldsmobile coach work.

Model 40 – *Eight Cylinder Sedan*

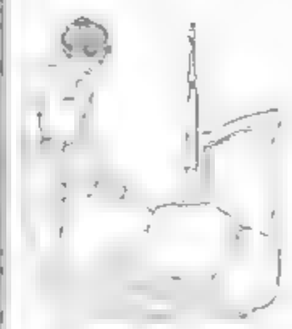
Another Step Forward

We have perfected the ideal brush to supplement air suction in rug cleaning. This brush is an exclusive Premier feature.

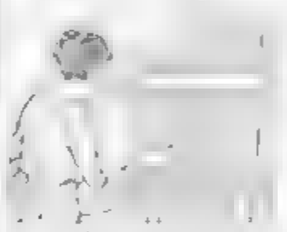
It is made of rubber—soft, pliable rubber—which picks up threads, hair and lint like fingers, without getting entangled and wound up, as bristle brushes do.

This brush is air driven. It vibrates lightly but extremely fast on the surface of the rug with consequent greater thoroughness in dislodging imbedded dirt.

This Premier rubber brush is so soft that it can't injure the rarest, finest rug. It aids Premier's powerful suction which does the real work of cleaning. It is the final refinement of Premier efficiency.



Insert the nozzle of your cleaner at your new pillow cover to a corner of the old slip. Insert the blower nozzle in a small opening opposite. Turn the button and blow the feathers from the old slip into the new.



Don't take books down one by one to dust and return to their place. Use the Premier attachment without moving one from the shelf.

The Powerful, Light-weight Cleaner

The Premier has powerful suction and it weighs only 11 pounds. This makes it almost as light and easily handled as a carpet sweeper.

The powerful suction makes Premier specially designed attachments really efficient. Their work is as important in housekeeping as the thorough cleaning of rugs. Standardized construction, scientific management and greater volume make the Premier cost less than other standard cleaners.

Have a home demonstration

Have it right away! It is the only way to learn the inestimable value of the Premier. 'Phone the nearest Premier dealer. He will send a demonstrator with proper credentials to your home to demonstrate and explain every feature.

If you don't know your nearest Premier dealer's name, write us for it today.

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ELECTRIC VACUUM CLEANER CO., Inc., Cleveland, Ohio

50 Service Stations in Leading Cities

Exclusive Canadian Distributors:

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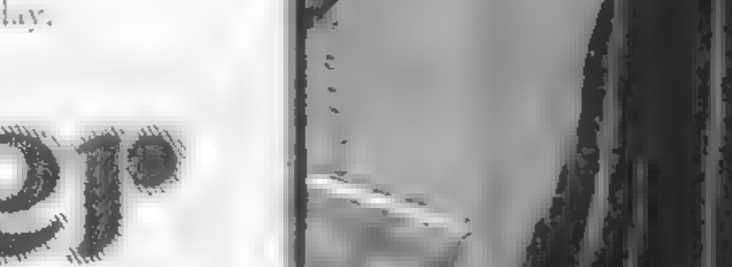

This brush is made of soft, pliable rubber, is air driven, and can't hurt rugs

(Continued from Page 134)

such a policy should, as far as their circumstances permit, give substantial preferential treatment to the products of the United Kingdom."

This desire of the colonies to secure control of the great British market for foodstuffs and certain raw materials continues to be a powerful force behind the movement for imperial preference. The prevailing colonial opinion was well stated last spring by the Melbourne Age in commenting on the then pending Australian tariff bill.

"In making valuable concessions to Great Britain," said that paper, "including preferences over a wide range to the extent, in some cases, of twenty per cent, the government indicates with some degree of satisfaction that it does so without stipulating for a *quid pro quo*. Because of its imperial connection, Australia is more concerned with the success of British trade than it is with the trade of any other country, and preferential duties to Great Britain's advantage are quite in accord with Australian sentiment and policy. Yet, while this is so, it is a cause for keen regret that the imperial government has not seen fit to yield something to Australian trade in return. The commonwealth's products have to be sold in the British market in open competition with those of Great Britain's foreign rivals, and in time of war, when foreign supplies were not available, were an invaluable source of the old country's national strength. The minister's expression of a hope that before long the statesmen of Britain will see their way clear to recognize in some more substantial way the value of reciprocal trade relations is but a cold requital for the commonwealth's generosity."

But viewed purely as a business proposition, the policy has not commended itself to the people and government of Great Britain. To the insistence of the colonial representatives it was pointed out before the war that only a fourth of the United Kingdom's commerce was with the colonies, and not more than a sixth of it with the self-governing dominions. To give the colonies a preference, therefore, would mean that Great Britain must change her whole fiscal system and impose a tariff on by far the greater part of her commerce. This would divert trade from its natural channels, would raise the price of food and raw materials, would provoke retaliation from foreign countries, would handicap her exports and would cause heavier taxes and loss of trade. What the colonies had to offer was no fair compensation for these effects of a change in policy. Such considerations helped to determine the result of the general election in 1906 by which the Liberal Party was returned to power with an overwhelming majority, with the result, in the words of a member of the present government, that "the door was banged, bolted and barred" on imperial preference.

An Empire of Commerce

The business arguments that weighed with the electorate in 1906 may be urged with equal force to-day. But there is one of another nature, partly political and partly sentimental, that is causing a change of English opinion—namely, the power of commerce to weld more closely together the scattered and loosely connected members of the empire.

This argument, it is true, is not a new one. Twenty years and more ago Cecil Rhodes, Lord Milner and other men of note, under the leadership of Joseph Chamberlain, gave warning against the purblind view of the Little Englanders who failed to see the vision of a Greater Britain arising from the closer union to the mother country of her world-encircling dominions, colonies and dependencies. Such a union, they argued, trade and intercourse alone could create and maintain.

"The empire is commerce," said Chamberlain. "It was created by commerce and it could not exist without commerce."

But English voters then saw little benefit in a closer union which entailed such dangers as the Liberal spokesmen described. They knew that the loyalty of the colonies was beyond question, as was proved indeed by Canada in 1911, when she rejected reciprocity with the United States chiefly on the ground that it would tend to weaken her connection with the mother country. Furthermore, with nearly all the colonies, the imperial connection was already close enough to give England the bulk of their commerce. Lastly, English manufacturers felt quite competent to meet competition from any other country so long as it was conducted on equal terms, and they believed no closer union to be necessary than such as would insure them equal treatment. In the halcyon days of a long peace the desire to strengthen the ties of empire appeared to them purely sentimental, and was quite outweighed by the loss and risk involved in the proposed reciprocal preference.

"Then came the Great War," said a prominent colonial official, "and of all the lessons it taught, none has been more thoroughly driven home than that a world-wide league of peoples like the British Empire, which is dependent for its vital supplies on outside sources, is exposed to attack without firing a single shot. No statesman, whatever his economic or political theories, can be blind to such a situation. The war has set the development of sources of supply within the empire in the forefront of political programs, and imperial preference is the watchword of this policy."

England's Trusteeship Abdicated

It may be said that the war changed the English attitude toward imperial unity in three ways. In the first place, the loyalty of the colonies, their sacrifices and the practical aid they gave in England's mortal struggle have enormously strengthened their influence in imperial councils, and to meet their wishes England is now prepared to make many concessions that she would formerly have refused. In the second place, the ideal of a self-sufficing empire became more attractive when the war disclosed Great Britain's dependence on foreign countries. The suffering and loss due to the stoppage of foreign supplies emphasized the need of insuring those supplies from sources that war could not close. And finally, the loss during the war of a large part of the colonial markets to foreign countries, especially to the United States and Japan, has made the preference seem an important aid to industrial efficiency in regaining them.

It should not be supposed that the change of opinion is universal in England. There are still many who hold to the traditional policy of free trade and an open door. At the Congress of British Chambers of Commerce, held at Toronto in September, an English delegate, speaking against a resolution that action should be taken to make effective the principle of preference, said: "We have had a taste of protection in England for the past few years, and what has it done? It has bolstered up the vested interests and made the cost of living almost unbearably high."

Being a manufacturing country, he contended, England must buy where she can get her raw materials cheapest, and if giving a preference to the colonies means increasing the cost of the goods she must have from foreign countries, he did not think it should be given. There is no doubt that this speaker expressed the opinion of a considerable part of the British electorate, and it is by no means certain that when the calm of peace is fully restored the people of Great Britain will consent to putting import duties on foodstuffs and raw materials.

Thus far the United States has treated this movement within the empire as a sort of British family affair and has refrained from interfering. But can we continue to maintain this attitude in view of the further development of the preferential system? And yet it can hardly be doubted, whatever the preference may become, that British statesmen will deny that we have any right to interfere. Certainly we ourselves would brook no interference with our regulation of the trade of Hawaii with this country and with the rest of the world. But may we not well inquire: Are Great Britain and the dominions, in fact, one nation, as are Hawaii and the continental United States, and, if they are not, can their commercial arrangements be regarded as a purely domestic affair? The situation is greatly confused by the fact that no one seems to know to what extent, if at all, the empire is to be treated as a single nation. At the Toronto meeting in September the president of the Association of British Chambers of Commerce said:

"When each dominion was called to sign the Treaty of Versailles, that day England abdicated her trusteeship in foreign affairs and recognized that we were no longer an empire of dependencies, but we were in fact a commonwealth of free nations."

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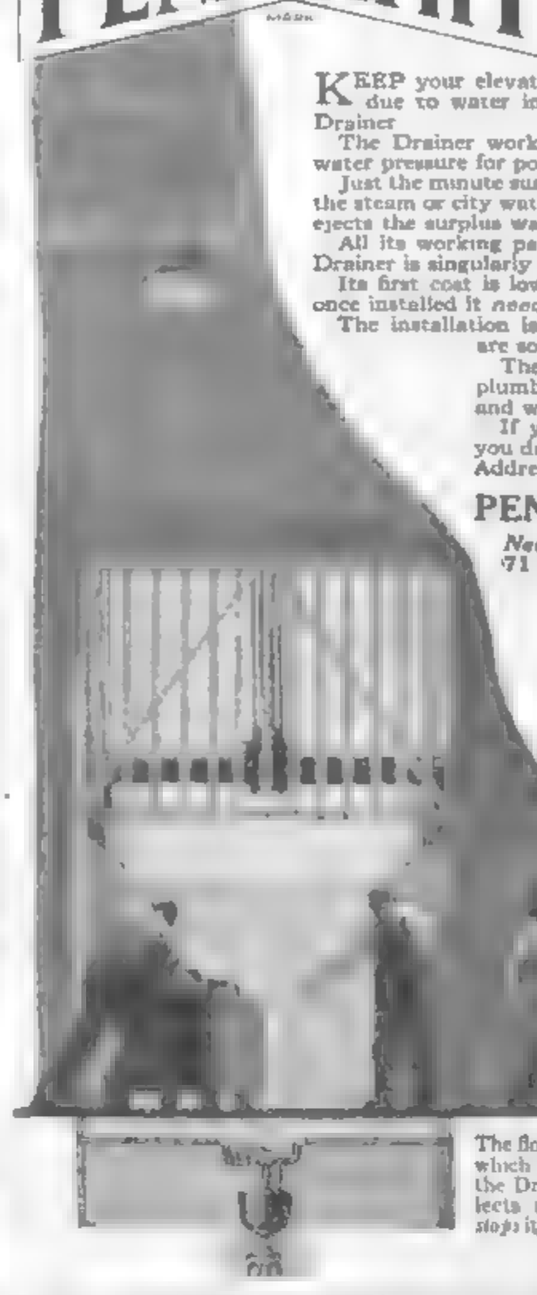

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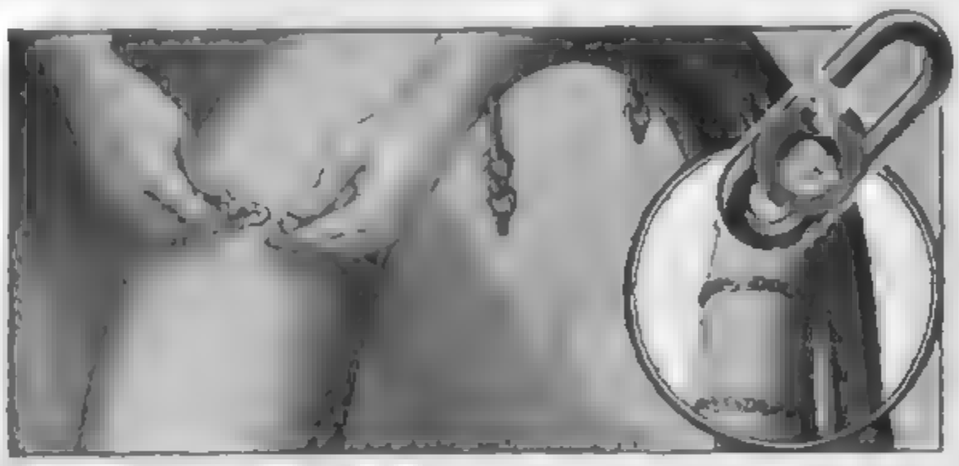

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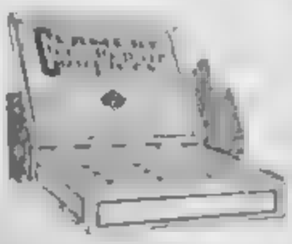

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On the other hand, Mr. Asquith said recently, "No British dominion claims the right to a separate foreign policy of its own."

But in this Mr. Asquith does not seem to be altogether accurate. Arrangements have now been made for Canada to maintain her own representative in this country, apparently with diplomatic powers to handle Canadian affairs quite unrestricted by Great Britain. Furthermore, the dominions have claimed and received places in the League of Nations as full-fledged members, as separate nations, distinct and quite apart from the United Kingdom.

"In the eyes of foreign representatives in the League Assembly," says the Canadian Journal of Commerce, "each of the dominions clearly has now a right to a separate foreign policy of its own if it sees fit to exercise that right."

Is it not then illogical to ask us to regard the commercial agreements these separate nations make with each other as a purely domestic matter?

Unfortunately there are no satisfactory precedents to assist us in determining our policy. It happens that Germany is the only nation that ever took action against the British preference, and aside from our natural reluctance to follow any precedent set by that country it is important to note that her action was altogether fruitless. After years of retaliation against Canada she accepted in 1910 a commercial peace without victory. She had tried to maintain that if the English colonies are to be in a position to follow out their own customs policy, other countries must be in a position to treat them as separate customs territories; and in 1903 she threatened that if Australia should adopt a British preference she would withhold her favorable treatment of British products. Chamberlain pronounced this a policy of interference, and the British Government announced a determination on severe retaliation if Germany took the action she threatened. With this interchange the matter seems to have ended.

Some Delicate Questions

We find ourselves, then, in a delicate situation. We have not yet determined either what our rights are or how we can best enforce them. Have we any right, for example, to require Australia to give us treatment as favorable as she gives her mother country? Does not the answer to this question depend in large measure on whether she is in fact an independent nation quite separate from the mother country? In many respects she appears to be so. Certainly she determines her own commercial policy, and she is a full member of the League of Nations. But on the other hand, she maintains no independent diplomatic establishment, and we can deal with her only through Great Britain, with whom she retains at least some of the forms of a once organic connection. The time is short since the imperial preference became an effective measure, and for many years Great Britain herself opposed it. For these reasons the statesmen of this country have not yet given it serious consideration. The time is at hand, however, when it must have their closest attention.

And suppose that after mature deliberation we should conclude that the imperial preference is an unfair discrimination against our commerce; what can we do about it? The natural and usual means of seeking redress is through retaliation. In the Tariff Act of 1909 Congress provided that if any country failed to admit our products on terms as favorable as those granted to the products of any other nation a heavy additional duty should be imposed on the products of that country when they entered the United States. But in some cases such a measure would hurt us more than it would hurt the country we wished to penalize. The members of the British Empire have studied the effects of such action on our part, and most of them are not afraid of it. Suppose, for example, we tried this means of penalizing discrimination against us in India. Our chief imports from that country are jute, of which India has a monopoly, and jute manufactures; lac, of which also she has a practical monopoly; hides and skins, which we must have; and linseed, which it would be almost equally hard for us to dispense with. Our heavy duties, therefore, would be paid, not by the Indian producer, but by the American purchaser. Last April the Indian Government's committee on imperial preference called attention to this situation, and concluded: "Altogether it seems extremely improbable that the United States would introduce a tariff specially directed against Indian exports, and it seems probable that they could not do us much harm if they did."

For further illustration of this method of enforcing fair treatment, let us take another example nearer home. During the preliminary debate last spring in the Legislative Council of Jamaica on the question of giving effect to the desire for imperial preference, one of the members observed that caution was necessary, seeing that, though the colony was British, yet in the matter of trade connection it was American, because for years its natural market had been the United States. But one of the island papers said editorially:

"Our policy should be to take our place in the great scheme of empire preference that is so powerful a factor in consolidating the confederation of free nations which is the British Empire. We are British, and we want, in a common-sense, practical and businesslike way, to do all the business we can with the mother country and with the other parts of the empire that can supply us with what we need and take from us what we can supply. That should be our chief aim, and we should not for our own sakes allow ourselves to be cowed by threats or obsessed by slogans."

Retaliation Bad Business

The correspondent of the London Times says that this reflects the views of thinking people in the colony, and that fear of American retaliation is confined to few persons. That this correspondent is right is shown by the measures Jamaica has recently adopted.

It is clear that the crude and inelastic provision of the Act of 1909 would not meet the situation. If we are to penalize another nation for unfair discrimination it should be done in some way that would damage their trade more than it would damage ours. In one of its reports the United States Tariff Commission has pointed out how this can be done. Our penalty duties should be imposed, not on all the products of the offending nation, but on those which it needs to sell more than we need to buy. A careful selection of the proper objects to tax should be made with the purpose of hurting the other nation's trade with the least possible hurt to our own. And when the selection has been made, the President should be empowered to impose the duties that fit the case without waiting for a special act of Congress in each instance. Otherwise delay in checking the unfair practice would be too long, the accurate adjustment of the penalty to the offense would be tedious and the swiftness and vigor that make reprisals effective would be difficult to achieve.

But when we speak of reprisals we should never forget that two can play at that game. When Germany threatened to try some such plan Great Britain's resentment was quick and emphatic. It is not likely that she would be more submissive in our case. From the point of view of common sense, then, retaliation is bad business. It is sometimes the only means of asserting a nation's rights and of maintaining a principle. But it invariably brings loss and bad feeling on both sides, and it is hard to imagine anything more disastrous than a series of tariff wars between this country and the different members of the British Empire. Retaliation, therefore, should be used only in the most extreme cases and as a last resort.

Surely it must be possible, without recourse to tariff wars, for this country and the British Empire to live in agreement as to what constitutes fair treatment in their commercial regulations. No other nations in the world are more closely connected by commercial, political, social and historical ties, and between the people of no other nations is there more genuine friendship and good will. A serious breach between them would be a just cause to doubt the sanity of human nature and the reality of civilization. Trade rivalry, of course, there must be; but when fairly conducted this need not be damaging to either side. When, however, in the course of this rivalry recourse is had to governmental restrictions and discriminations great harm can be averted only by infinite patience, a manifest purpose to secure nothing more than fair and equal treatment, and conduct that, however firm, evinces good will rather than suspicion and jealous selfishness.

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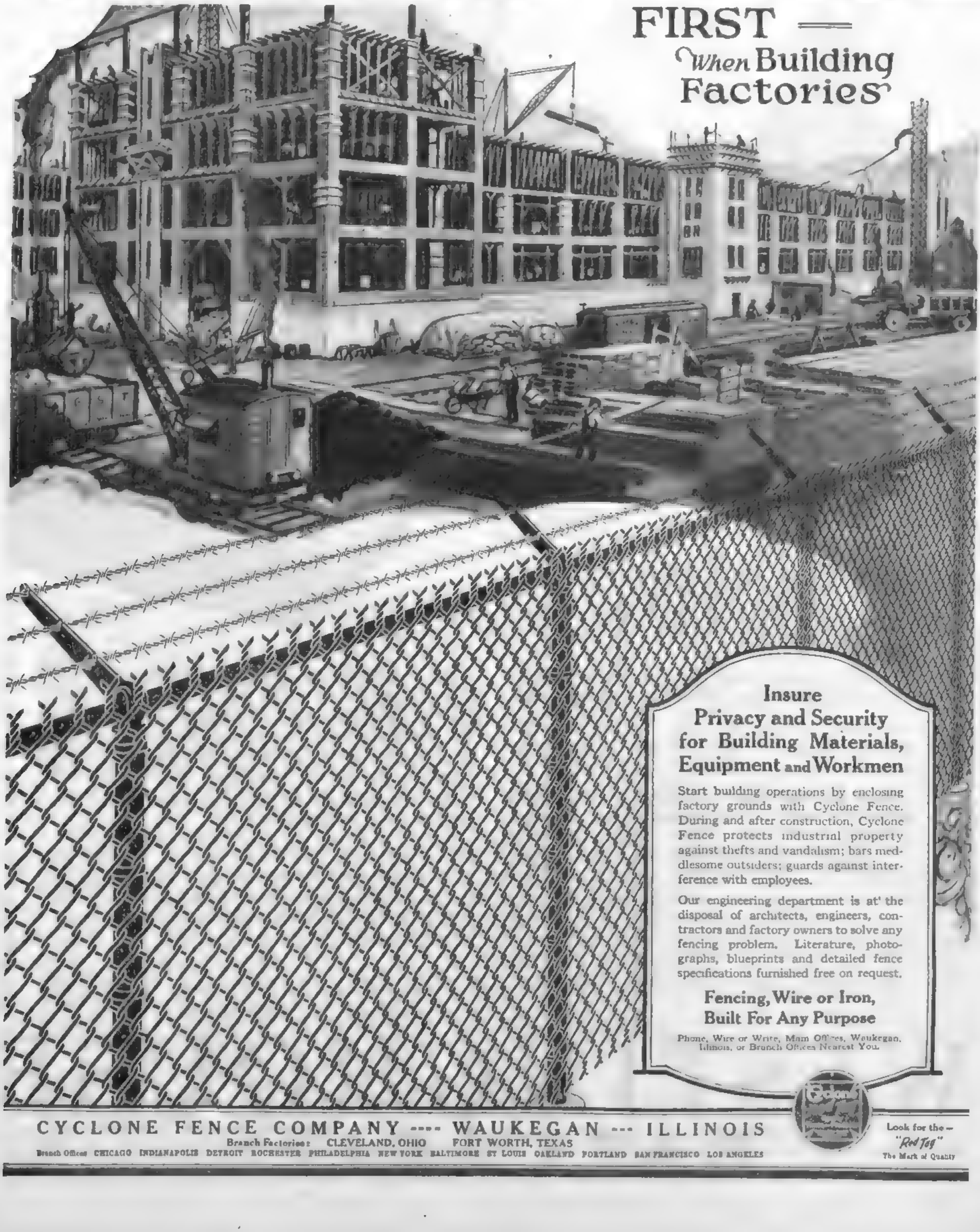

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(Continued from Page 9)

politicians and taken only the experience and observation of the men who are charged with the transaction of the daily business of the Government and not with its policy and statecraft. They will relate what they know of the mechanism and personnel of the national business.

First comes the Civil Service Commission, which hires all employees in the classified service of the Government. The only thing to be said about the classified service is that it has not yet been classified. But now you shall hear what the Civil Service Commission has to say about hiring help without comment from me:

There is an utter lack of definitely planned and well-organized employment policy in the government service.

There is need for a centralized employment office with jurisdiction in all matters relating to employment.

The employment methods of the Government should be such as to serve for a model for private business.

There is at present no central control over the executive service short of the President. The President is a busy man and cannot concern himself with the details of the executive departments.

The lack of efficiency in government offices has a marked effect on private business.

Definite information concerning the number of Federal civil employees in different branches of the service and the amount of the government pay roll are not readily available.

An official register, or bluebook, is issued every two years. It is out of date long before it is printed.

The commission has repeatedly made recommendations for the establishment of a system of personnel records.

A provision of the civil-service rules theoretically gives the Civil Service Commission authority to collect and maintain complete personnel statistics. The labor and expense involved, however, practically prohibit the collection and compilation of reliable statistical data.

In addition to the limits of the commission's authority enumerated elsewhere is the absence of authority to enforce its findings. The commission can make recommendations to the departments and offices and urge their observance, but it cannot enforce them.

The organization of the commission is bottom heavy—that is, it is too largely staffed by clerks at small salaries; not enough positions of the higher grades are authorized to insure a proper organization.

There are at present on the rolls of the commission, in addition to the three commissioners, the secretary and the chief examiner, 358 clerks and examiners.

Costly Turnovers

The average salary of all these people is $1311, in addition to which a temporary increase of twenty dollars a month is authorized by law. In addition to the 358 clerks and examiners, there are forty-nine persons in the custodian and subclerical forces. The figures include all employees paid from the commission's appropriations, both in the office in Washington and the field offices. Of the 358 clerks and examiners, forty-one are college graduates, and their average salary is $1602, exclusive of the temporary increase of twenty dollars a month.

The commission is unable to fill the $900 clerkships except temporarily.

The per cent of turnover in the commission's force during the twelve months ending July 31, 1920, was sixty-eight. During the twelve-month period there were 253 separations from a force which averaged 375. The turnover for thirty days ending November 23, 1920, was at the rate of seventy-eight per cent a year.

The commission's twelve district offices are operated almost entirely by details from other offices of the Government. There are 221 of these details.

The details come from thirteen different branches of the service. Each detailed clerk is subject to the rules and regulations of the office on whose rolls he is carried.

Different departments pay different salaries for the same grade of work. Details in the commission's offices are assigned to work according to their ability. In many cases a detailed clerk performing work of a high grade is receiving a much lower salary than another detail in the same office who is engaged on comparatively simple work.

Detailed employees are dissatisfied, because through their detail they lose the advantage of personal contact with their official superiors, on whom recommendations for promotion must depend. The commission cannot promote them, because it does not pay them. The result is loss of interest, lowered morale and a constant desire to change. A condition such as this makes for utmost difficulty in administration.

There is waste of time in the office of the commission, in the district office and in the home office of the detail in arranging for the detail of an employee. Especially in the commission's office is this waste felt, for all details to its force must be passed upon there.

The district offices must accept the detailed employees sent to them by the different Federal establishments, and it is natural for these establishments not to release their most efficient employees for such detail.

All district secretaries, who themselves, except in four cases, are details, have stated that the number of employees in their offices could be reduced if all were carried on the commission's own roll. The commission has stated to Congress that its work can be performed with fifty fewer employees if all can be employed by the commission from its own appropriation.

The Old Spoils System

The commission's local boards of examiners, approximately 3000 in number, with a membership of about 8000, are, under the law, assigned to civil-service work from government offices, principally post offices. These local boards of examiners are the points of contact between the commission and the public. In some cases they are excellent, in some cases fair and in some cases poor. Whether or not the public receives prompt and thorough information concerning civil-service matters depends almost entirely upon the local board.

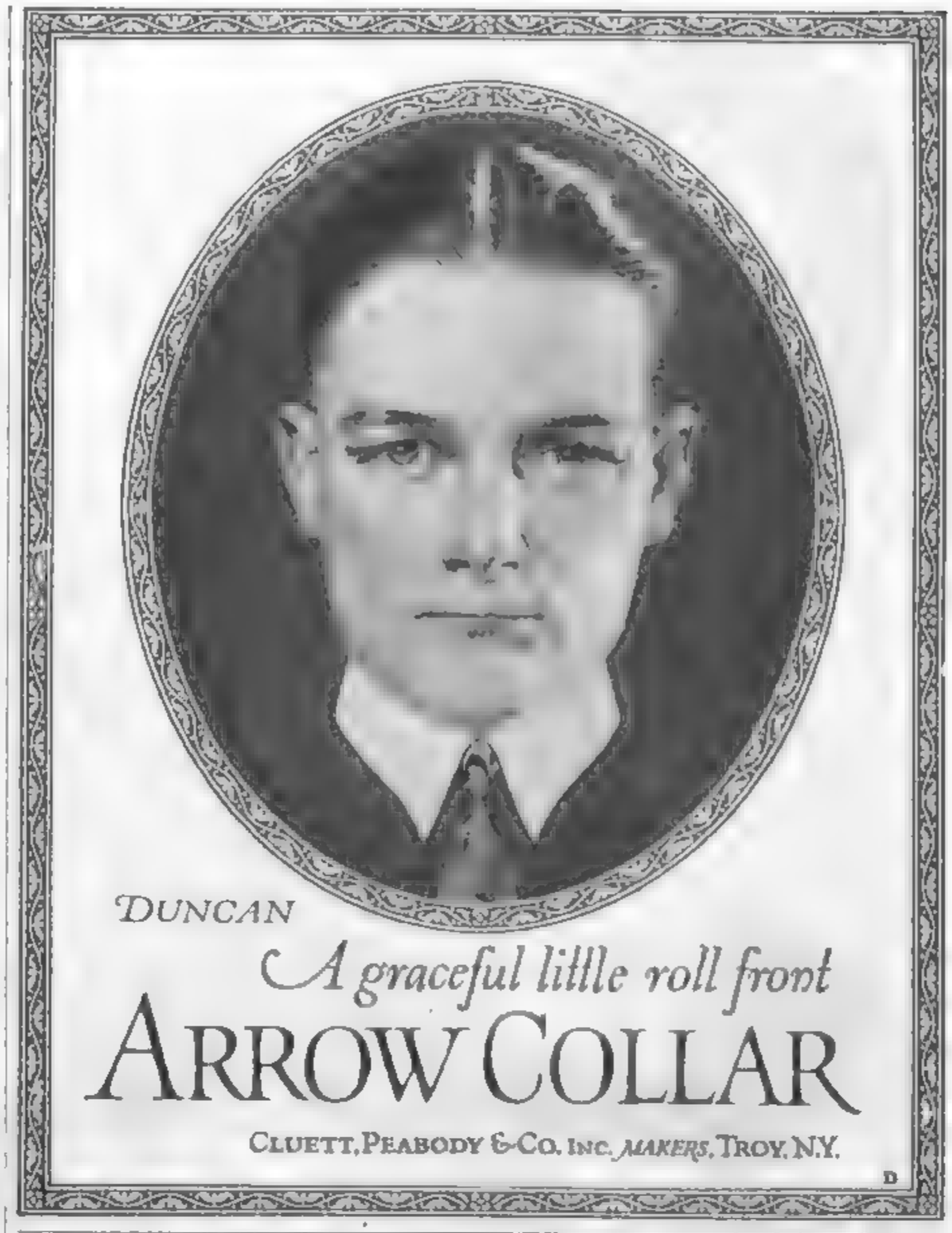
The commission needs a better field organization, with closer supervision over local boards.

A lack of personnel in the Civil Service Commission makes it impossible for it to coöperate with administrative officers of the various departments and offices as it should and to exercise the supervision over appointments and promotions that is clearly needed.

Congress passed what is known as the civil-service law January 16, 1883. This act created the United States Civil Service Commission. The law was intended to cure in part the evils traceable to the spoils system, which grew out of the four-year-tenure-of-office act of 1820.

During the first forty years after the organization of our Government, administrative practice with regard to the civil service seemed to conform to the intention of the founders. The Constitution fixed the term of no officer in the executive branch of the Government except those of the President and the Vice President. It was the established usage during these first forty years to permit executive officers, except members of the cabinet, to hold office for an unlimited period during good behavior. This practice was changed in 1820 by the four-year-tenure act. The spoils system, as it was officially described as early as 1835, was introduced and extended until it permeated the entire civil service of the country.

The fundamental purpose of the civil-service law was to establish, in the parts of the service covered by its provisions, a merit system whereby selection for appointment should be made upon the basis of demonstrated relative fitness, without regard to political, religious or other such considerations. The act requires that the rules shall provide, among other things, for open competitive examinations for testing the fitness of applicants for the classified service, the making of appointments from among those passing with highest grades, an apportionment of appointments in the departments at Washington among the states and territories, a period of probation before



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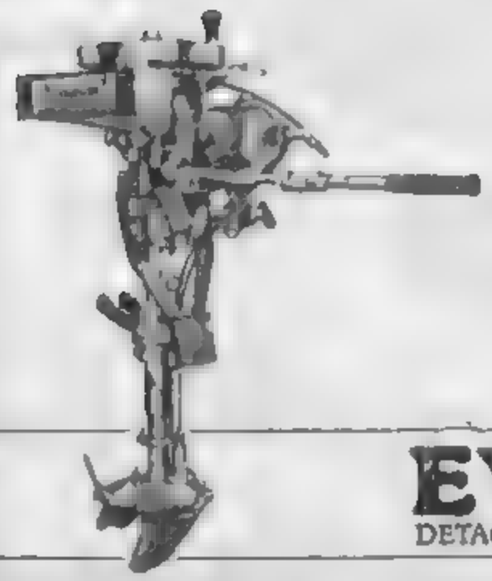

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absolute appointment and the prohibition of the use of official authority to coerce the political action of any person or body. The act also provides for investigations touching the enforcement of the rules, and forbids under penalty of fine or imprisonment, or both, the solicitation by any person in the service of the United States of contributions to be used for political purposes from persons in such service, or the collection of such contributions by any person in a government building.

The term "classified service" indicates the parts of the service within the provisions of the civil-service law: the term "unclassified service" indicates the parts of the service which are not within those provisions and therefore in which appointments may be made without examination and certification by the commission. Under the law positions of mere unskilled labor and positions to which appointment is made by the President, subject to confirmation by the Senate, are in the unclassified service. All other positions in the Federal executive civil branch throughout the country and possessions are in the classified service, except a comparatively few positions which have been exempted from the operation of the civil-service law by statute or executive order.

Unskilled-laborer positions in all branches of the service in some localities and in certain branches of the service in all localities, though in the unclassified service, are filled through competitive physical examination by the Civil Service Commission under regulations promulgated by the President.

In 1883, the year in which the civil-service law was enacted, 13,924 positions in the civil service were made subject to competition. The entire number of positions in the Federal executive civil positions on June 20, 1916, was 480,327. At the height of the war expansion there were approximately 1,000,000 men and women employed in the Federal executive civil service, about 700,000 of whom held positions subject to competition. On July 31, 1920, the entire number of Federal executive civil positions, as nearly as can be estimated, had been reduced to 691,116. Approximately 450,000 of these were subject to competition, or, in other words, in the classified service. The force is still slowly but steadily decreasing.

Presidential Appointments

During the nineteen months of our participation in the war the Civil Service Commission gave competitive examinations under the civil-service law and rules to slightly less than 1,000,000 persons, and about 400,000 persons with tested qualifications were supplied by the commission to the service. A normal year's business is about 200,000 persons examined and about 50,000 appointed.

About one-eighth of all Federal civil employees are in the District of Columbia; the other seven-eighths are distributed throughout the country and insular possessions and a small number with the armies in Europe.

Aside from unskilled-laborer positions, about 13,000 civil offices, in addition to the cabinet, do not come within the civil-service law. These positions are filled through nomination by the President, for confirmation by the Senate, and are postmasters at offices of the first, second and third classes, collectors of internal revenue, collectors of customs; registrars, receivers and surveyors-general of the Land Office; surveyors, special examiners, appraisers and naval officers in the customs service; superintendents of mints, assayers in mints, supervising inspectors in the steamboat-inspection service, commissioners of immigration and naturalization, assistant secretaries and heads of bureaus of the departments at Washington, and so on. Some of these positions pay salaries as high as $12,000 a year.

The Civil Service Commission has its headquarters in Washington. For convenience and dispatch in administration it has divided the country into twelve civil-service districts, each under the direction of a district secretary. Reporting to the twelve district secretaries are approximately 3000 local boards of examiners in every part of the country. The work of the district and local boards is, of course, under the supervision and direction of the commission at Washington.

Though the Federal civil-service force is not now more than 200,000 greater than before the war, it does not seem possible to reduce it by that number. The reasons why the prewar figure never again can be reached are:

Principally by acts of Congress, the duties of most branches of the service have been increased, and bureaus have been created which did not exist before the war.

The civilian forces of the War and Navy departments must be maintained at an increase in proportion to that in the military and naval establishments and programs. For example, the mechanical and laboring forces at navy yards and naval stations throughout the country numbered approximately 21,000 before the war. Now the number is more than 85,000.

Larger appropriations necessitate larger clerical forces. It requires more bookkeeping to administer the expenditure of $4,000,000,000 than it did for $1,000,000,000

The Bureau of Internal Revenue has a greatly increased force to collect the taxes and to administer the Prohibition Act. The Department of Justice also is affected by the latter.

The Bureau of War Risk Insurance now has about 7000 employees, as against nearly 17,000 at the highest point.

When the Liberty Bonds were sold during the war they were put out in temporary form. Now the facilities of the Bureau of Engraving and Printing are taxed to the utmost to print the bonds in permanent form, while the clerical work necessary to exchange them for the temporary issues is considerable. The payment of interest on these bonds and similar details will keep a large force busy.

The Civil Pay Roll

The Bureau of the Census is now employing between 6000 and 7000 temporary workers on the Fourteenth Census.

The adjutant general of the Army needs a larger force than his prewar staff to perfect and maintain the records of 4,000,000 more soldiers.

The Civil Service Commission has more work to recruit for a force many thousands greater than before the war, especially under existing abnormal conditions.

To the foregoing may be added the increased force of the Interstate Commerce Commission, the air service of the Post Office Department, the United States Shipping Board, the Federal Board for Vocational Education, the work in connection with the civil-service retirement act, which is divided between the Bureau of Pensions and the Civil Service Commission, and many other additions.

The civil force can and will be reduced considerably below the present figure of 691,116, but it seems certain that the prewar figure of less than 500,000 never again will be reached.

No one knows just how much money the Government pays out annually in salaries or exactly how many people it employs.

If the number of employees is 680,000 and the average compensation is $1100, the Federal civil pay roll now amounts to $748,000,000 annually. It has been estimated that the average salary earned by the Federal civil employees in the District of Columbia in 1919 was about $1320. The general average is placed at $1100—a figure possibly too low—because of the large number of low-salaried or nonsalaried positions in branches outside the District of Columbia; as, for example, 42,000 postmasters at fourth-class offices, whose pay averages about $400 or $500 a year, and the same number of assistant postmasters at fourth-class offices, usually a member of the family or an employee of the postmaster, who receives no compensation from the Government. A considerable number of other Federal civil employees receive small salaries for part-time work.

In the Federal civil service in the District of Columbia 1762 grades and kinds of work are followed. This figure is taken from the report of the Joint Commission on Reclassification of Salaries. The number of grades and kinds of work in the government service outside the District of Columbia is not known.

The competitive-examination system is not wholly a question of keeping out incompetents; it is also a question of obtaining the most competent. It is found from the testimony of employment managers that, as far as entrance to the service is concerned, private industry generally is less careful and thorough in its tests and selections than is the Federal Government.

(Continued on Page 145)

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(Continued from Page 142)

The whole question of getting the right man or woman for a place simmers down to two things: First, clear, explicit and complete specifications of the necessary qualifications for the job to be filled; and second, fair, practical and adequate tests to determine whether the applicants for the position possess such qualifications.

The easiest example of both requirements and tests is probably the position of stenographer. It is well known what is required and how the qualifications may be tested. The testing of applicants for general clerical positions is also a comparatively simple matter.

A more difficult example is the position of a mechanic. Suppose a carpenter is needed. There are various kinds of carpenters. Assume that a house carpenter is to be employed. Of course the Government wants a good one, or the best that it can get—a man who has served a full apprenticeship at his trade, who is in good health, possesses all of his faculties and knows his trade thoroughly. So the Civil Service Commission has each candidate for the job give under oath his complete trade history, including the place where he served his apprenticeship and the persons or firms by whom he has been employed, with the dates and the kind of work done; also the names of five persons by or under whom he has been employed. Then the man is subjected to a physical examination by a physician similar to that given by a life-insurance company.

Next the commission sends confidential inquiries to each of the five persons named as references with return envelopes for replies, just as a bonding company does. When three or more replies are received from the references, or at any rate within two weeks, after ample time has elapsed for the receipt of the replies, the papers of the various candidates are carefully and systematically examined and a percentage rating is given under physical condition and under experience. If one or more of the references are unfavorable in their replies concerning a candidate, action is taken according to the nature of the unfavorable reports. Outright rejection may be indicated, or a slight reduction in the percentage, according to the facts; or further investigation may be required in reference to that particular candidate.

Selecting Technical Men

On the physical condition some defects indicate rejection, such as tuberculosis, progressive or disabling paralysis or other serious diseases or disabilities. For minor defects deductions from a perfect mark are made according as the disability would detract from the applicant's earning power or be likely to render him more liable to injury through accident or to make him a menace, by reason of his defect, to his fellow employees, thus increasing the possibility of payment by the Government of damages under the Employees' Compensation Act.

Methods entirely different from any of these are employed for the professional, technical and scientific positions.

Take chemists, for example. There are three different grades of chemists, termed for convenience, junior, associate and senior. The junior grade is the class of recent graduates, the senior is that composed of men of achievement in the profession. There are numerous subdivisions or specializations in chemistry. The junior chemist may have majored in organic, metallurgical, physical, analytical or some other branch of chemical science. It is necessary to give tests in general chemistry and to allow applicants the option of taking examinations in as many of the special branches as they may desire.

For the junior grade practical questions in the various subjects, coupled with a rating upon the college training received and any additional laboratory experience, is the method followed. For the higher grades, where experience in research work is necessary, the results of the applicant's researches, as shown by his writings, are considered. These are usually published, but if not they are available in manuscript form.

For administrative positions not filled by promotion of someone in the service the procedure is in general similar to that followed in the case of a first-class scientist. The rating is based largely on actual achievement, an attempt being made to measure the achievement in terms of percentage. Take, for example, the position of postmaster. Positions of postmaster in first, second and third class offices are filled through nomination by the President for the confirmation of the Senate; they are placed by law outside the operation of the civil-service law. There is no legal requirement, however, as to how the President shall arrive at a decision as to the person he is to nominate for appointment. Under an executive order issued by President Wilson the commission holds examinations for first, second, and third class postmasterships, and the President has directed that the person receiving the highest rating in such examination shall be nominated in each case, unless he is debarred by reason of residence or character, the requirement as to residence meaning that the applicant shall have been a resident of the territory served by the office in which the vacancy exists for a period of at least two years previous to the examination date.

Under present conditions the commission is required to make an extraordinary effort to obtain applicants for entrance to Government service. Entrance salaries are the principal deterrent.

High Requirements and Low Pay

Here are a few specimens of numerous letters received by the Civil Service Commission regarding government salaries. The following came from the bureau of recommendations of one of the leading technical schools:

"It has been very difficult to interest any of our graduates in civil-service positions for several reasons: First, they cannot see any future for them in the service, as they feel that advancement is according to certain regulated steps and that men, even with exceptional ability, must follow the prescribed lines. Second, the salaries offered for the positions, when considered with the requirements, are hardly sufficient to attract bright, capable men."

The Civil Service Commission's representative at one of the Western universities wrote as follows:

"Kindly send me no more bulletins on announcements of examinations. I have been receiving such for several months, and the salaries offered are so small that there is nothing but ridicule that the state offers so little, private enterprise so much more."

The editor of an educational journal had this to say about an announcement of an examination to fill positions of training assistant under the Federal Board for Vocational Education, at salaries from $1500 to $2400 a year:

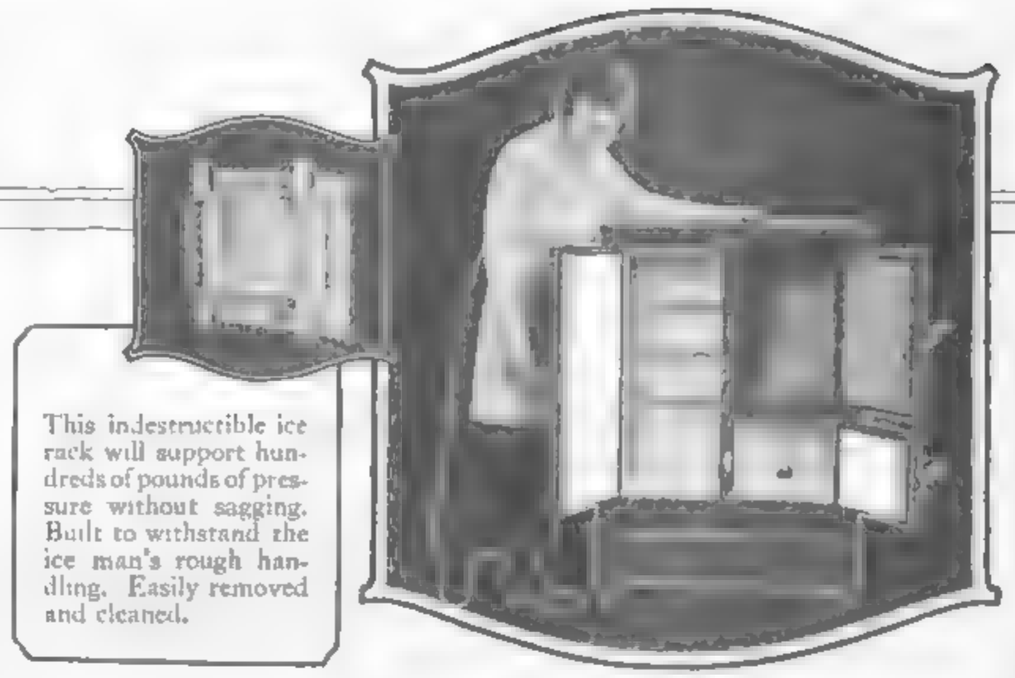
"These jobs will continue to go a-begging at $2400. Men of the kind who could qualify are getting $3600 in Mississippi."

This was written by the editor of a technical journal:

"I am in receipt of a copy of your circular announcing the coming examination for an acetylene welder to be held June twenty-second to fill a vacancy in the Bureau of Mines, Department of the Interior. The rate of pay mentioned is $1500 a year. For your information, I wish to state that competent welders easily earn not less than $2000 a year and some of them considerably more. If a competent man is needed in this position, it is my opinion that the pay will have to be increased."

Recently the Civil Service Commission sent out a questionnaire to fourteen of the largest private employers in the United States, designed to elicit information as to the relative expense of employment offices in private industry. The fourteen employers selected were known to follow modern employment methods.

The returns showed that for the year 1919 the average cost of the employment



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departments of the fourteen concerns was $4.40 a person on the pay roll. The average yearly cost to the Government for all the activities of the Civil Service Commission for a period of ten years ending June 30, 1920, was $1.17 a person on the pay roll.

It is only fair to explain that the employment departments of private business in most cases perform functions which are not a part of the work of the Civil Service Commission as at present authorized. Such welfare work as the Government undertakes is conducted by the several departments and independent offices and is not under central jurisdiction.

On the other hand, the Civil Service Commission is charged with duties which are not included in the work of private employment offices.

Of course the most fruitful field for recruiting technical, professional and scientific positions is through the colleges and universities. Officials of most of the better-known educational institutions have stated that government employment is now generally unattractive.

Cumbersome Processes

After appointment is made, the jurisdiction of the Civil Service Commission practically ceases. The commission is provided with a record of the appointment and of changes in status, but it has no voice in the treatment of the employee except to see that he is not changed without its authorization to an entirely different kind of work which requires a different kind of entrance examination, is not transferred to another office except on certificate of the commission and is accorded the rights provided by law in case of removal. The commission has no jurisdiction in rewarding a deserving employee or in removing an unworthy one except in its own office.

Now those are the methods and that is the system now in use in employing an amazingly large proportion of the men and women of working age in this country in the civil service of the Government.

The government business does not aim at profits. This tends to decrease in government offices what is known as efficiency in private business.

There must necessarily be certain regulations and safeguards about government business which are not found in private business. This also tends to slow up government work.

In many cases a cumbersome process is followed because the law does not permit any other.

The efficiency of the government force can be raised, but it is probable that government business cannot be conducted as economically as the best-regulated private business. But it is a mistake to suppose that all government is less efficient than all private business.

Accurate Information Scarce

On the whole, the recruiting of employees for the Government is not badly done when one considers that an employment policy is wholly lacking. The determination of fitness and the standards of competency compare favorably with private business. Good men are found and brought into the government service.

Let us follow them on a bit.

You will perhaps notice all through these articles that the information supplied me about the general facts of government employment and government business are in terms of estimates and approximations. This is one of the defects of government organization. It is so large and so formless, and its parts so unrelated, that exact and precise information about the whole is virtually unobtainable.

It is of the greatest urgency and need that the people shall know about their Government, but they will find it difficult to learn until the Government knows about itself. That is one of the points of difference between large private business enterprises and the governmental business organization. Executives of private concerns have learned that they must receive a continuous flow of exact, comprehensive, precise information, fresh every day, about every aspect of their affairs or face imminent danger of going on the rocks. Apparently that is not yet true of government business.

Having hired its thousands and scores of thousands after screening them through the Civil Service Commission sieve, what does the Government do for its hired men after taking them into service? A subsequent article will tell the story.

Editor's Note—This is the first of four articles by Mr. Lowry. The next will appear in an early issue.

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Table of Contents

February 5, 1921

SHORT STORIES

	PAGE
Selling Miss Minerva—*Earl Derr Biggers*	10
Caretakers Within—*Christine Jope Slade*	12
The Heritage—*Viola Brothers Shore*	16

ARTICLES

The Strange Case of Dr. Wilson and Mr. Wilson—*Samuel G. Blythe*	3
We, U. S. & Co.—*Edward G. Lowry*	8
Profit in Loss—*Edward H. Smith*	14
Before the Cataclysm—*Princess Cantacuzène, Countess Spéransky, née Grant*	18
Why This Headache?—*Stanley M. Rinehart, M. D.*	22
Why Not Let Johnny be an Importer?—*James H. Collins*	23
What if England Should Abandon Free Trade?—*Thomas Walker Page*	25
The Budget System and the Personal Factor—*Grosvenor B. Clarkson*	28
What a Man Gains in Going to College—*Nathaniel Butler*	35
The Anthology of Another Town—*E. W. Howe*	38

SERIALS

Two and Two—*Alice MacGowan and Perry Newberry*	5
White Shoulders—*George Kibbe Turner*	20

DEPARTMENTS

Editorial—*By the Editor*	24
Everybody's Business—*Floyd W. Parsons*	30

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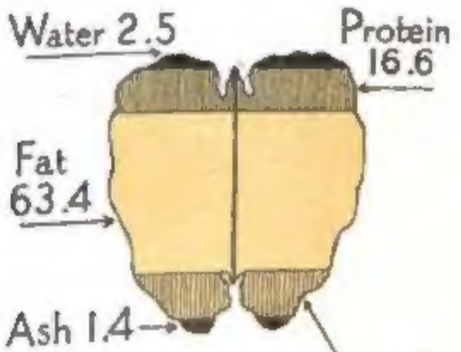

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Oysters	13.50

"Crackin' Good Walnuts"

In these days of high food prices some folks are searching for economy in their food purchases, endeavoring to select the foods that will give the most nourishment per dollar expended; some are searching for foods that will give a pleasing variation in the daily menus; still others are on the lookout for delicious, palate-tempting goodies that everybody likes.

Is it not indeed refreshing to discover one important food that completely combines all of these features?

DIAMOND BRAND California Walnuts, which, by the way, have not advanced in price as much as the average of all foods since the pre-war period, really contain more nutriment and body-building, life-sustaining elements per pound than any other non-concentrated food on the market. As an illustration, a pound of Walnuts contains as many calories (the scientific measurement of food value) as six pounds of lean ribs of beef, five pounds of eggs, or thirteen pounds of oysters. Consequently when measured in vigor-producing terms Walnuts are one of the cheapest foods.

Everyone likes to eat California Walnuts just as Nature cures them, with raisins or dates, or between meals, but there are hundreds of tempting ways to use them in the daily menu in salads, cakes, fruit-nut bars, and confections of all sorts as well. Our free recipe book is the most highly prized authority in thousands of households. Every woman should have a copy.

Many a housewife has built for herself an enviable reputation through the free use of DIAMOND BRAND Walnuts in many favorite recipes. They add the touch of distinction and exquisiteness that makes so many dishes more delicious, more appetizing and more palatable.

Ordinary Walnuts are grown in many foreign lands, but DIAMOND BRAND Walnuts are grown exclusively in California. They cost but a trifle more than ordinary Walnuts, but their exquisite flavor, their paper-thin shells and their plump kernels make them the cheapest after all. It will pay you to insist on DIAMOND BRAND when ordering.

CALIFORNIA WALNUT GROWERS ASSOCIATION

LOS ANGELES, CALIFORNIA

A purely co-operative, non-profit organization of over 3000 Growers

Our yearly production over Forty Million Pounds.

for menu variety & flavor? —then you'll be delighted with these.

WALNUT COFFEE CAKE

3 cups of flour; 5 tablespoons sugar; 1 egg; 1½ teaspoons salt; 4 teaspoons baking powder; ¾ cup milk; 1 tablespoons shortening; ½ cup Diamond Brand Walnut Meats; ½ cup raisins.

Mix and sift dry ingredients. Add remainder and mix to soft dough. Roll out one-half inch thick. Sprinkle with sugar and chopped walnut meats. Let stand 15 minutes. Bake in moderate oven 25 minutes.

WALNUT SALMON SALAD

1 small can salmon; 1 cup Diamond Brand Walnut Meats; 1 cup celery; 3 sweet pickles.

Flake salmon, chop walnuts, celery and pickles fine. Mix together just before serving and add mayonnaise dressing. Serve on lettuce leaf.

ROASTED WALNUTS

Something New and Delicious

Just put them in a moderate oven, right in the shell. Time depends upon oven temperature, 30 minutes generally being satisfactory. Then crack them as you would ordinary walnuts and eat the roasted meats. You'll find they have a new and delightful flavor—piquant, distinctive, "more-ish."

DIAMOND BRAND WALNUTS CALIFORNIA

The recipes shown above—and many more just as tempting—are given in our new recipe book pictured here. It contains the favorite dishes of the Wives of the Walnut Growers as well as the choicest Walnut recipes of a leading culinary expert. Send your Dealer's name and address for a free copy. Address Department L, California Walnut Growers Association, Los Angeles, California.

Two new and convenient ways to buy Diamond Brand Walnuts—both packed in vacuum to preserve their natural freshness. Ready for use in salads, bread, cakes, candies, etc. Ask your Dealer.

Eventually
WASHBURN CROSBY'S
GOLD MEDAL FLOUR
Why Not Now?
HOW TO BAKE

– Never Fail